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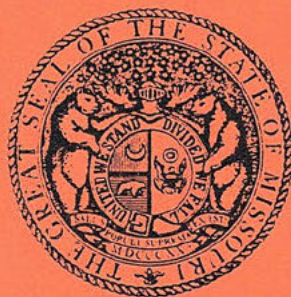
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MISSOURI PRIVATE PASSENGER AUTOMOBILE INSURANCE REPORT

1991



MISSOURI DEPARTMENT OF INSURANCE
STATISTICAL SECTION

March 1993

EXECUTIVE SUMMARY

With recent consumer legislation in several states this industry is continuously being asked to provide justification for its' financial condition, market conduct and rating actions. Although each individual company can adequately explain its' own actions and corresponding results, only a central agency can accumulate this information for an entire industry.

The Missouri Department of Insurance has assembled the following review of the private passenger automobile insurance industry in Missouri. This report is not intended to either support or discredit the industry's actions. It is merely to serve as an informational tool that contains summary data.

Joint Underwriting Association and Uninsured Motorists

In 1991, 0.22% of the Missouri insured vehicles are insured through the JUA. The percent insured through the JUA has been less than .50% for the past five years. The number of uninsured motorists increased 4.14% from 1990. The five year (1987-1991) total uninsured percent was 10.23%.

Loss Ratio by Coverage

The liability coverages remain as the least profitable for insurance companies. The Missouri loss ratio for all liability coverages combined for 1987 through 1991 was 75.8%. This means that 0.758% out of every premium dollar is paid out in losses exclusive of any expenses. The 1991 loss ratio for liability coverages was 75.4%, in 1990 the loss ratio was 80.8% and in 1989 the loss ratio was 76.9%.

Market Share

The three largest writers of private passenger automobile insurance in descending order are State Farm Mutual Automobile Insurance Company, American Family Mutual Insurance Company and Farmers Insurance Company. These three companies write approximately 45% of the market and have been the three largest writers since 1985.

Average Premium

The average premium in Missouri was calculated by using the zip code data reported to the Department. The average premium includes experience for all limits, deductibles, age groups, symbols, model years and driver classifications. However, this data excludes medical payments coverage, uninsured motorists coverage and other miscellaneous coverages. Surcharged risks are not separated from standard risks. Our data showed a 1991 average premium of \$497.19, the 1990 average premium was \$468.70, the 1989 average premium was \$454.49.

Summary

The Missouri Department of Insurance has reviewed this report carefully. When peculiarities were found in the data, we researched further for possible reasons. Much of the information in this report comes from the zip code data submitted to the Department by each company. Approximately 95% of the companies are included in this report. The accuracy of this report is very much dependent on the accuracy of the companies filing the data.

Please take into consideration that this report is not an all inclusive study of rating practices, and that any conclusions drawn from this data must be researched and analyzed. Inferences should not be made by concentrating on one element of this report. A comprehensive review of the entire report and adequate knowledge of the automobile insurance industry are prerequisites for adequate analysis.

Many underlying factors that are not included in this report contribute to the costs of automobile insurance. Risking costs in the areas of medical care, auto repair, legal services, care prices and auto part prices contribute substantially to the cost of automobile insurance.

The Missouri Department of Insurance will continue to support industry and consumer demands for increasing highway safety through tougher alcohol and drug abuse laws, mandatory seat belt laws and automobile design restrictions.

PRIVATE PASSENGER AUTOMOBILE INSURANCE

The following report has been compiled using the zip code data as reported under Section 374.450 RSMo and the Page 14 Supplement to the Annual Statement.

The Missouri Department of Insurance has undertaken the task of collecting zip code data. At present time, companies or groups with more than 500 annual exposures must report totals of written premiums, written exposures, number of paid losses, and paid loss amount by zip code. The collection of zip code data allows the Missouri Department of Insurance to fulfill the following goals:

- 1) To enhance fair competition among insurers of private passenger automobiles by providing market share in each zip code.
- 2) To monitor the private passenger automobile insurance cancellation practices of insurers in certain geographical areas (379.110 RSMO).
- 3) To monitor uninsured vehicles and shared market vehicles (379.465 RSMo) for possible legislative review.
- 4) To test the validity of territorial classifications.

Any questions concerning any of these reports should be addressed to the Statistical Section, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

JOINT UNDERWRITING ASSOCIATION (JUA) AND UNINSURED MOTORISTS

The following table illustrates the number and distribution of private passenger vehicles registered, privately insured, insured through the JUA program and uninsured in the State of Missouri for 1987 through 1991.

The data for registered vehicles is received from the Missouri Department of Revenue. These numbers are for the year end of each year.

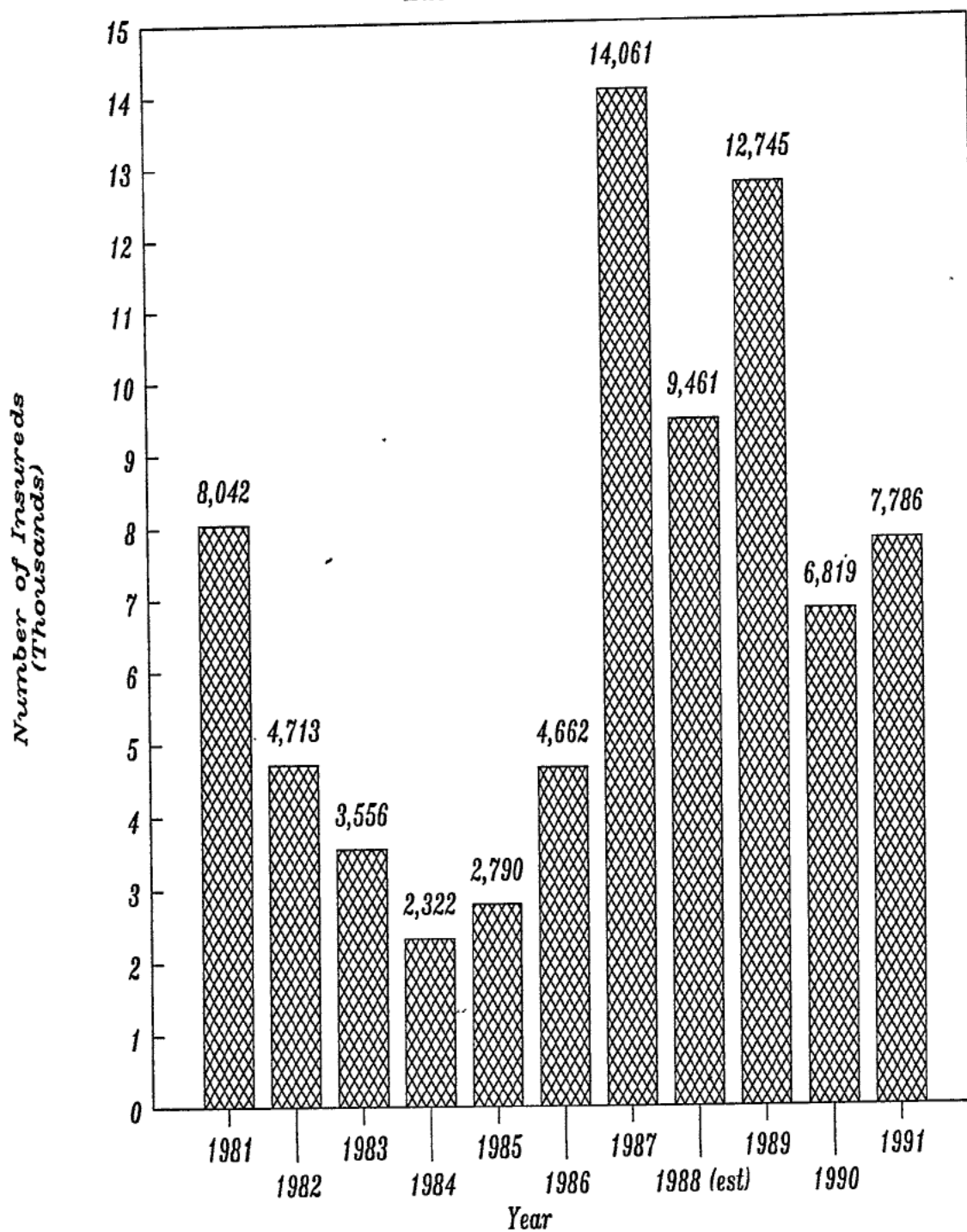
**Private Passenger Automobile
Insured (Private & JUA) vs. Uninsured
Missouri**

Year	Registered Priv Pass Vehicles	Privately Insured Vehicles	%	JUA Insured Vehicles	%	Uninsured Vehicles	%
1987	3,260,021	2,813,574	86.31%	14,061	0.43%	446,447	13.69%
1988	3,374,371	3,093,818	91.69%	9,461	0.28%	280,553	8.31%
1989	3,442,043	3,081,144	89.51%	12,745	0.37%	360,899	10.49%
1990	3,442,043	3,193,817	92.79%	6,819	0.20%	251,260	7.30%
1991	3,620,799	3,206,930	88.57%	7,786	0.22%	414,300	11.44%
Total	17,139,277	15,389,283	89.79%	50,872	0.30%	1,753,459	10.23%

*JUA insureds estimated based on numbers compiled as of October 1, 1989.

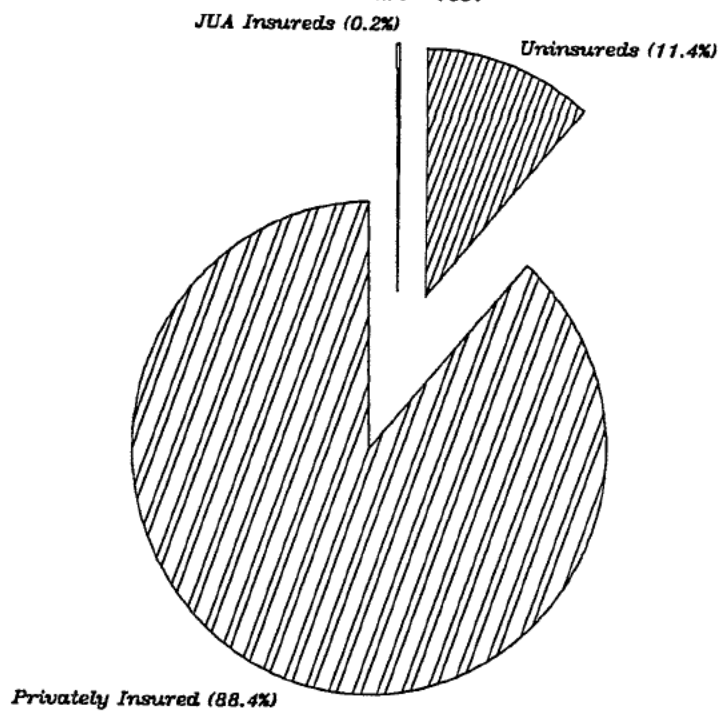
Number of Insureds in the JUA

Missouri - 1981-1991

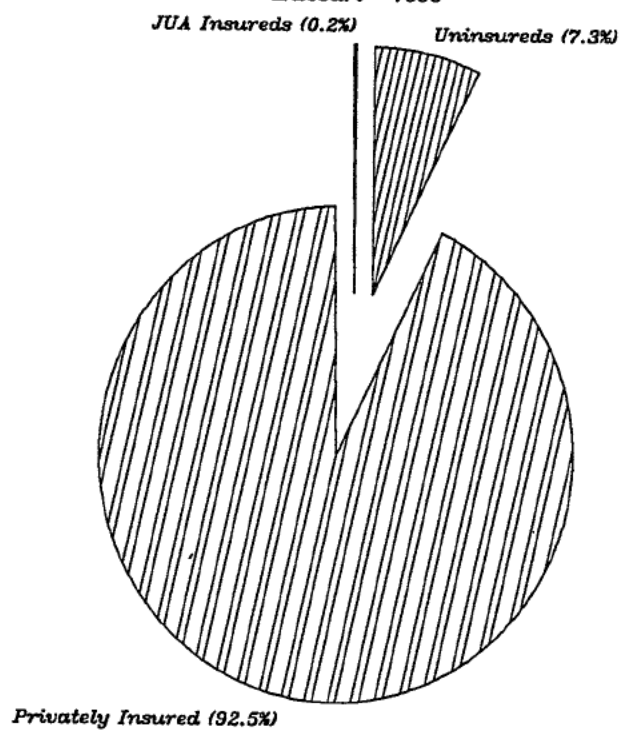


REGISTERED PRIV PAS AUTO DISTRIBUTION

Missouri - 1991



Missouri - 1990



LOSS RATIOS

The following table and graphs illustrate the private passenger automobile insurance industry's loss ratios in Missouri for the last five years by policy coverage type, the graphs represent the past eleven years.

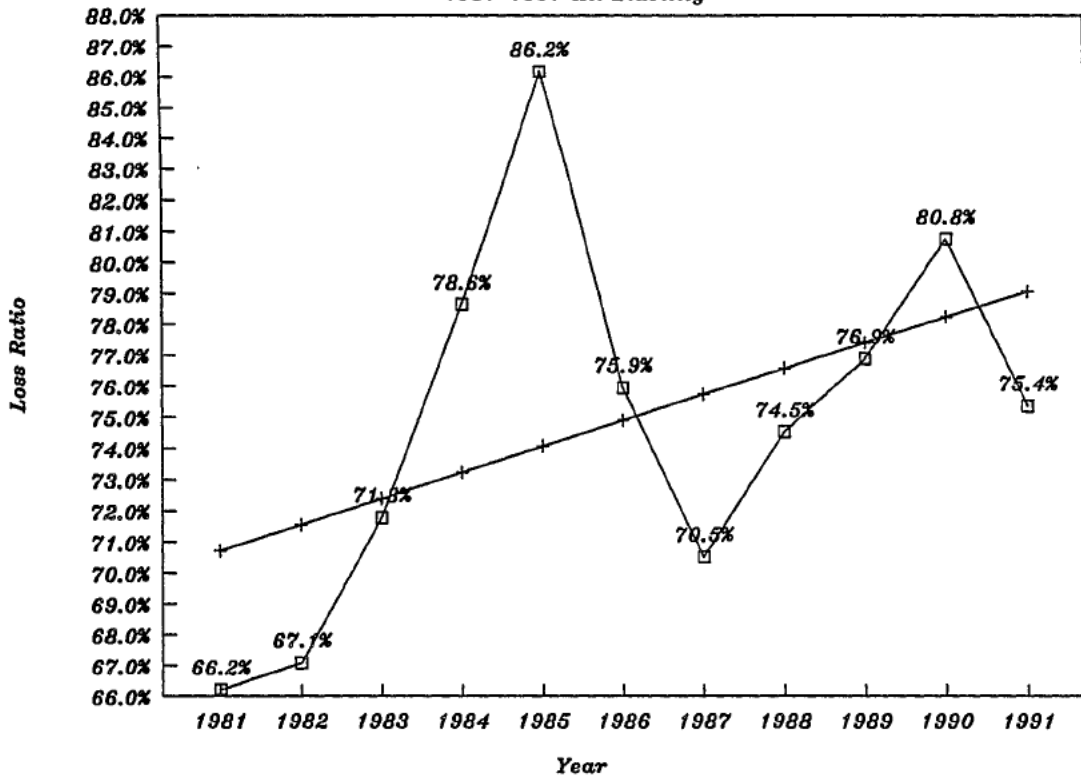
The data from the Page 14 Supplements were used in these tables and graphs.

**Private Passenger Automobile
Loss Ratio by Coverage – Missouri Experience**

	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Loss Ratio IL/EP	Loss Ratio PL/WP
Bodily Injury						
1987	357,244,424	342,953,202	196,839,010	233,565,693	68.1%	55.1%
1988	379,887,244	372,470,916	222,157,830	261,950,901	70.3%	58.5%
1989	357,913,945	356,033,399	231,372,334	266,158,544	74.8%	64.6%
1990	400,874,972	394,375,637	249,220,102	294,643,572	74.7%	62.2%
1991	438,844,192	426,254,790	278,595,091	314,041,271	73.7%	63.5%
Total	1,934,764,777	1,892,087,944	1,178,184,367	1,370,359,981	72.4%	60.9%
Property Damage						
1987	194,696,277	185,600,865	133,853,936	142,074,227	76.5%	68.8%
1988	207,646,589	207,223,618	166,636,861	173,347,858	83.7%	80.3%
1989	232,784,951	229,681,769	188,464,774	190,759,451	83.1%	81.0%
1990	229,448,425	227,290,067	202,497,233	207,202,812	91.2%	88.3%
1991	257,163,079	252,386,197	195,259,751	190,766,736	75.6%	75.9%
Total	1,121,739,321	1,102,182,516	886,712,555	904,151,084	82.0%	79.0%
Medical Payments						
1987	47,760,721	46,909,418	28,686,483	31,657,766	67.5%	60.1%
1988	50,317,442	49,613,701	34,575,304	38,546,524	77.7%	68.7%
1989	60,619,400	59,865,556	44,184,351	46,440,960	77.6%	72.9%
1990	62,927,634	62,497,116	51,738,351	55,339,929	88.5%	82.2%
1991	70,535,017	68,402,990	55,967,739	56,447,392	82.5%	79.3%
Total	292,160,214	287,288,781	215,152,228	228,432,571	79.5%	73.6%
Uninsured Motorist Bodily Injury						
1987	50,416,639	48,028,378	25,949,959	32,282,205	67.2%	51.5%
1988	54,866,287	54,463,649	29,927,290	35,738,798	65.6%	54.5%
1989	69,093,387	68,164,918	36,882,826	45,573,818	66.9%	53.4%
1990	72,770,077	72,039,643	46,296,381	53,771,370	74.6%	63.6%
1991	79,020,440	77,253,948	51,612,065	60,020,537	77.7%	65.3%
Total	326,166,830	319,950,536	190,668,521	227,386,728	71.1%	58.5%
All Liability Combined						
1987	650,118,061	623,491,863	385,329,388	439,579,891	70.5%	59.3%
1988	692,717,562	683,771,884	453,297,285	509,584,081	74.5%	65.4%
1989	720,411,683	713,745,642	500,904,285	548,932,773	76.9%	69.5%
1990	766,021,108	756,202,463	549,752,067	610,957,683	80.8%	71.8%
1991	845,562,728	824,297,925	581,434,646	621,275,936	75.4%	68.8%
Total	3,674,831,142	3,601,509,777	2,470,717,671	2,730,330,364	75.8%	67.2%

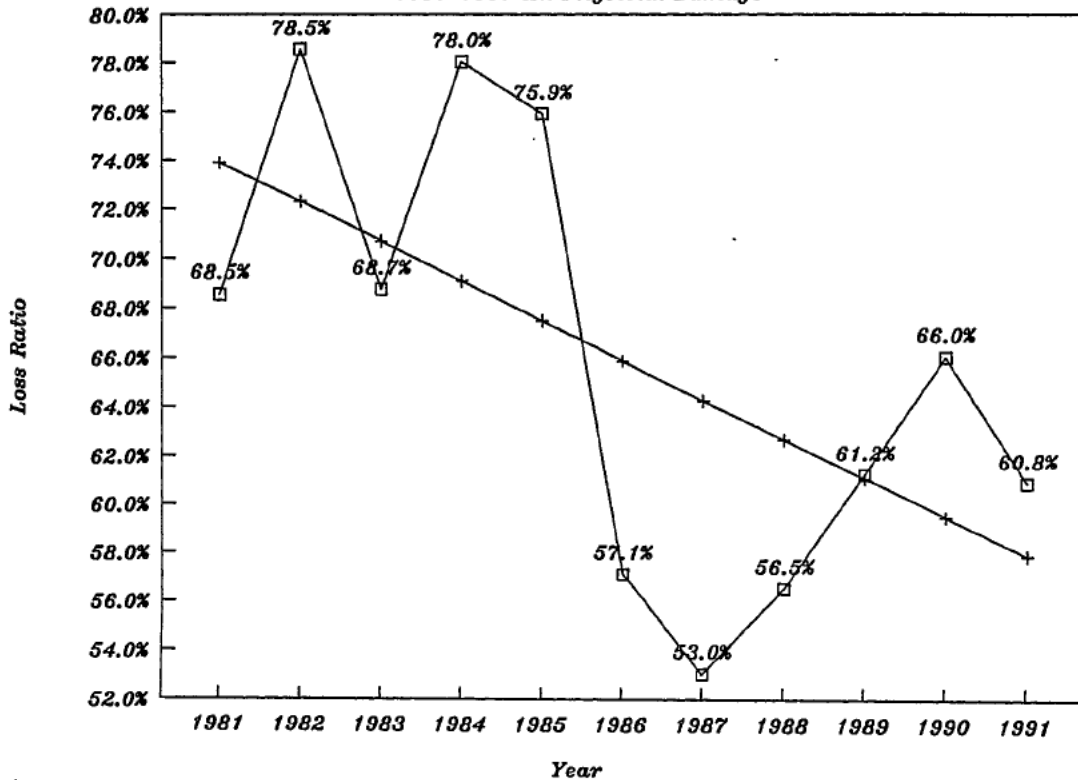
MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1991 All Liability



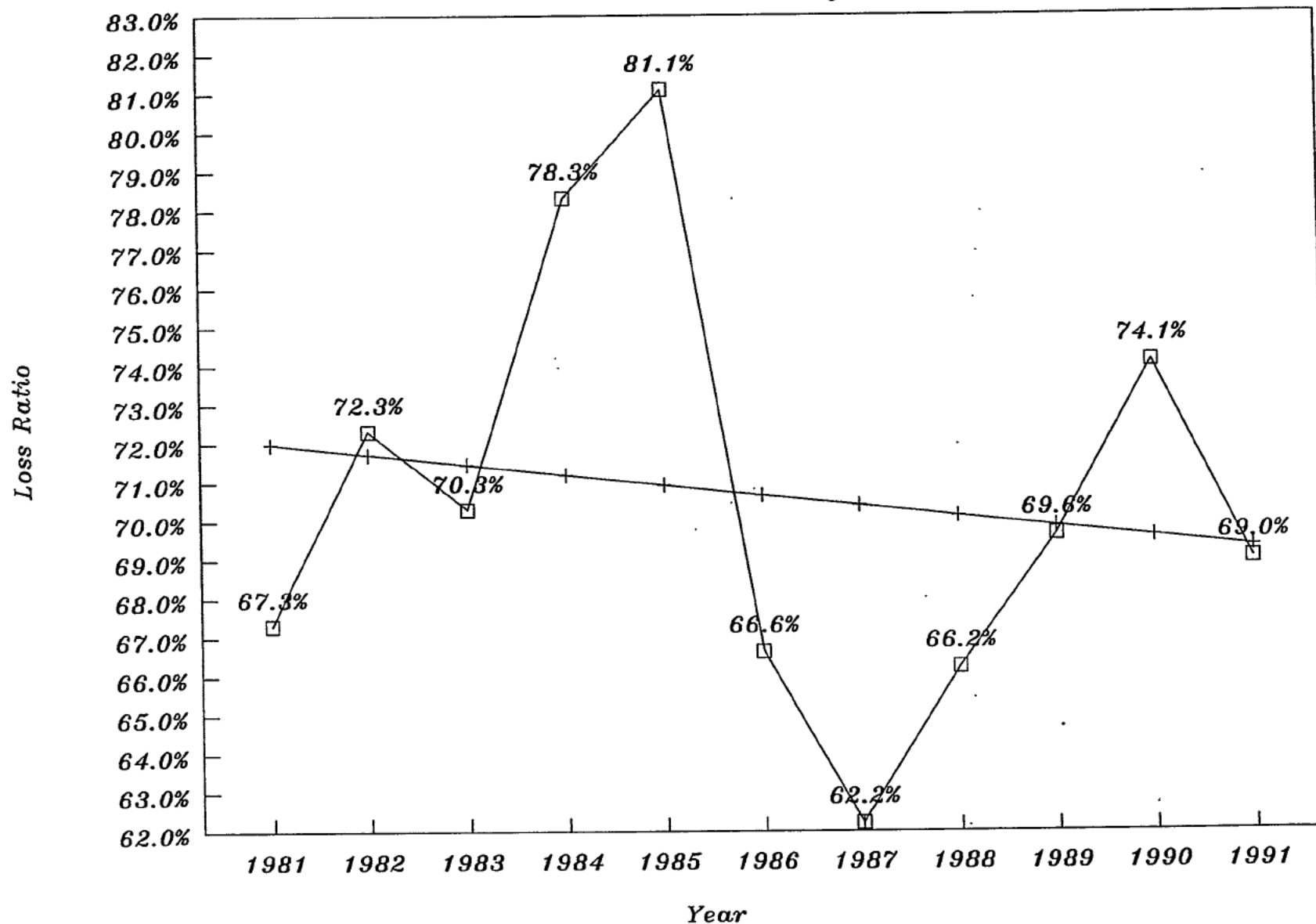
MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1991 All Physical Damage



MISSOURI PRIVATE PASSENGER AUTOMOBILE

1981-1991 All Coverages



MISSOURI PRIVATE PASSENGER AUTOMOBILE
Percentage of Insureds Carrying Each Type Of Coverage

<i>Coverage</i>	<i>1989 Written Exposures</i>	<i>1990 Written Exposures</i>	<i>1991 Written Exposures</i>	<i>1989-1991 Written Exposures</i>
<i>Liability</i>	3,081,144	3,193,817	3,206,930	9,481,891
<i>Comprehensive</i>	2,260,464 73.4%	2,269,977 71.1%	2,286,842 71.3%	6,817,283 71.9%
<i>Collision</i>	2,132,625 69.2%	2,142,659 67.1%	2,155,105 67.2%	6,430,389 67.8%

COVERAGE EXPERIENCE AND DISTRIBUTION BY POLICY TYPE

The following is a summary of the average premium by zip code, by policy type, by coverage type. This table will compare the data by zip code and the types of coverage being carried by Missouri insureds. The average premium is written premium divided by written exposures and keep in mind, the average of each coverage is an average of all data filed.

Policy types are defined as follows:

Preferred Family - A policy form at least equal to Family Automobile ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.

Standard Family - A policy form at least equal to Family Automobile ordinarily offered to risks categorized as better than average at rates at or near the industry average.

Standard Risk - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as average or slightly below average at rates at or slightly above the industry average.

Nonstandard Basic - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as poor or below average at rates considerably greater than the industry average.

JUA (Joint Underwriting Association) Basic - A policy written under 303.200 RSMo.

MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63001	PREFERRED FAMILY	81	225.31	54	74.46	50	192.32
	STANDARD FAMILY	40	233.90	30	84.17	29	197.14
	STANDARD RISK	6	187.17	2	58.00	2	102.50
	NONSTANDARD RISK	7	459.14	2	295.50	2	201.00
	SUB-TOTAL	134	1105.52	88	512.13	83	692.96
63005	POLICY TYPE						
	PREFERRED FAMILY	3,427	261.59	3,163	114.08	3,025	226.55
	STANDARD FAMILY	729	330.28	627	110.48	601	266.92
	STANDARD RISK	68	462.71	67	165.13	48	425.35
	NONSTANDARD RISK	46	577.80	22	202.77	21	572.43
	JUA	5	1067.00	2	391.00	2	838.50
	SUB-TOTAL	4,275	2699.38	3,881	983.46	3,697	2329.75
63006	POLICY TYPE						
	PREFERRED FAMILY	90	196.19	76	98.95	75	184.16
	STANDARD FAMILY	20	394.60	15	102.33	11	257.64
	STANDARD RISK	6	265.50	3	154.33	3	355.33
	JUA	2	1816.00	1	454.00	1	225.00
	SUB-TOTAL	118	2672.29	95	809.61	90	1022.13
63010	POLICY TYPE						
	PREFERRED FAMILY	14,940	261.79	11,515	97.83	10,990	203.53
	STANDARD FAMILY	3,443	322.35	2,231	118.15	2,088	213.62
	STANDARD RISK	1,089	400.16	523	169.90	493	372.13
	NONSTANDARD RISK	719	443.32	235	190.59	235	437.18
	JUA	21	867.48	8	394.88	8	815.50
	SUB-TOTAL	20,212	2295.10	14,512	971.35	13,814	2041.97
63011	POLICY TYPE						
	PREFERRED FAMILY	23,057	242.90	20,296	89.79	19,482	195.80
	STANDARD FAMILY	4,683	287.77	4,016	90.52	3,841	212.20
	STANDARD RISK	1,000	435.18	672	156.00	642	373.54
	NONSTANDARD RISK	418	524.26	150	212.71	150	543.13
	JUA	32	894.59	13	197.15	13	632.92
	SUB-TOTAL	29,190	2384.71	25,147	746.17	24,128	1957.58
63012	POLICY TYPE						
	PREFERRED FAMILY	3,649	273.55	2,699	103.71	2,580	211.77
	STANDARD FAMILY	973	307.60	609	126.11	588	227.23
	STANDARD RISK	294	428.68	153	162.46	145	361.75
	NONSTANDARD RISK	204	431.85	65	224.63	66	473.86
	JUA	6	519.83	0	0.00	0	0.00
	SUB-TOTAL	5,126	1961.52	3,526	616.91	3,379	1274.62
63013	POLICY TYPE						
	PREFERRED FAMILY	952	160.53	589	100.12	539	162.99
	STANDARD FAMILY	180	216.57	102	107.06	99	189.45
	STANDARD RISK	30	275.97	8	275.13	7	495.29
	NONSTANDARD RISK	37	392.03	8	199.63	8	388.38
	JUA	3	560.00	0	0.00	0	0.00
	SUB-TOTAL	1,202	1605.09	707	681.93	653	1236.11

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MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
63014	POLICY TYPE						
	PREFERRED FAMILY	510	151.46	366	96.15	325	150.07
	STANDARD FAMILY	51	196.27	34	80.09	28	133.46
	STANDARD RISK	20	394.05	4	280.50	4	512.00
	NONSTANDARD RISK	19	358.42	4	120.75	4	299.75
	JUA	2	245.00	1	330.00	1	507.00
	SUB-TOTAL	602	1345.20	409	907.49	362	1602.28
63015	POLICY TYPE						
	PREFERRED FAMILY	820	192.04	579	94.62	552	190.32
	STANDARD FAMILY	254	264.89	137	105.99	134	201.32
	STANDARD RISK	59	299.47	24	155.08	22	364.77
	NONSTANDARD RISK	43	420.81	18	156.50	18	404.00
	JUA	6	547.50	0	0.00	0	0.00
	SUB-TOTAL	1,182	1724.72	758	512.20	726	1160.42
63016	POLICY TYPE						
	PREFERRED FAMILY	2,921	265.31	2,047	102.36	1,948	209.68
	STANDARD FAMILY	940	274.52	552	116.08	498	210.55
	STANDARD RISK	198	355.75	74	174.07	71	356.94
	NONSTANDARD RISK	306	388.64	87	173.67	88	378.84
	JUA	5	1422.20	2	220.00	2	885.50
	SUB-TOTAL	4,370	2706.43	2,762	786.17	2,607	2041.52
63017	POLICY TYPE						
	PREFERRED FAMILY	22,817	255.18	20,768	102.07	20,120	212.24
	STANDARD FAMILY	4,973	306.92	4,407	102.98	4,241	238.01
	STANDARD RISK	871	487.32	661	181.41	653	395.96
	NONSTANDARD RISK	430	583.40	177	217.56	177	561.08
	JUA	24	862.96	13	325.54	13	850.23
	SUB-TOTAL	29,115	2495.79	26,026	929.55	25,204	2257.53
63018	POLICY TYPE						
	PREFERRED FAMILY	23	237.78	18	79.28	18	165.83
	STANDARD FAMILY	5	214.20	5	133.20	5	285.00
	STANDARD RISK	5	167.60	4	157.50	4	365.25
	NONSTANDARD RISK	2	249.50	1	172.00	1	401.00
	JUA	35	869.08	28	541.98	28	1217.08
	SUB-TOTAL	35	869.08	28	541.98	28	1217.08
63019	POLICY TYPE						
	PREFERRED FAMILY	2,112	215.00	1,662	106.81	1,589	194.14
	STANDARD FAMILY	345	289.43	209	123.93	195	224.12
	STANDARD RISK	97	331.86	44	156.27	43	355.44
	NONSTANDARD RISK	123	393.41	31	172.48	31	426.90
	JUA	2,677	1229.70	1,946	559.50	1,858	1200.61
	SUB-TOTAL	2,677	1229.70	1,946	559.50	1,858	1200.61
63020	POLICY TYPE						
	PREFERRED FAMILY	8,460	218.84	5,965	101.21	5,648	188.52
	STANDARD FAMILY	1,669	273.64	952	129.28	900	214.21
	STANDARD RISK	461	324.41	174	147.81	160	316.96
	NONSTANDARD RISK	541	428.63	149	198.74	148	476.53
	JUA	19	895.63	3	534.00	3	1282.00
	SUB-TOTAL	11,150	2141.15	7,243	1111.04	6,859	2478.22

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MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63021	PREFERRED FAMILY	24,344	241.89	21,549	86.73	20,785	195.18
	STANDARD FAMILY	3,308	296.27	2,740	93.84	2,585	210.59
	STANDARD RISK	1,006	430.94	646	152.89	617	375.51
	NONSTANDARD RISK	556	466.67	206	196.43	205	474.70
	JUA	22	829.73	11	318.00	11	656.27
	SUB-TOTAL	29,236	2265.50	25,152	847.89	24,203	1912.25
63022	POLICY TYPE						
	PREFERRED FAMILY	90	219.40	77	92.53	76	184.84
	STANDARD FAMILY	23	316.57	21	100.00	21	213.48
	STANDARD RISK	15	107.53	5	94.20	5	213.60
	NONSTANDARD RISK	7	376.43	1	265.00	1	666.00
	SUB-TOTAL	135	1019.93	104	551.73	103	1277.92
63023	POLICY TYPE						
	PREFERRED FAMILY	1,730	252.35	1,130	99.90	1,048	203.87
	STANDARD FAMILY	602	279.11	327	111.47	306	205.81
	STANDARD RISK	113	302.96	42	115.45	36	270.25
	NONSTANDARD RISK	150	415.17	47	154.85	48	327.54
	JUA	4	947.75	0	0.00	0	0.00
	SUB-TOTAL	2,599	2197.35	1,546	481.68	1,438	1007.48
63025	POLICY TYPE						
	PREFERRED FAMILY	3,928	236.65	3,154	82.40	3,026	190.08
	STANDARD FAMILY	603	323.88	404	109.14	387	214.10
	STANDARD RISK	211	372.76	111	121.30	109	307.32
	NONSTANDARD RISK	156	386.12	45	161.02	44	324.98
	JUA	11	844.82	3	319.67	3	978.00
	SUB-TOTAL	4,909	2164.22	3,717	793.53	3,569	2014.48
63026	POLICY TYPE						
	PREFERRED FAMILY	19,060	239.23	15,563	82.00	14,889	189.89
	STANDARD FAMILY	3,309	311.10	2,278	105.84	2,129	205.13
	STANDARD RISK	1,152	368.60	655	124.09	627	324.96
	NONSTANDARD RISK	736	416.35	215	158.79	217	397.49
	JUA	24	991.50	5	315.40	5	927.80
	SUB-TOTAL	24,281	2326.77	18,716	786.12	17,867	2045.27
63027	POLICY TYPE						
	PREFERRED FAMILY	1	257.00	2	73.00	1	159.00
	STANDARD FAMILY	9	160.44	7	83.29	5	190.40
	STANDARD RISK	2	81.00	1	83.00	1	150.00
	SUB-TOTAL	12	498.44	10	239.29	7	499.40
63028	POLICY TYPE						
	PREFERRED FAMILY	9,736	215.24	7,042	104.71	6,687	194.00
	STANDARD FAMILY	1,918	281.12	1,088	129.42	1,040	206.81
	STANDARD RISK	425	392.10	183	172.99	187	380.07
	NONSTANDARD RISK	542	414.73	151	199.64	153	461.61
	JUA	3	848.33	1	167.00	1	383.00
	SUB-TOTAL	12,624	2151.53	8,465	773.76	8,068	1625.48

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MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63029	PREFERRED FAMILY	6	308.67	5	97.00	3	255.33
	STANDARD FAMILY	5	139.80	6	92.50	7	148.00
	SUB-TOTAL	11	448.47	11	189.50	10	403.33
63030	POLICY TYPE						
	PREFERRED FAMILY	123	204.80	79	95.61	78	172.04
	STANDARD FAMILY	38	263.95	24	98.79	24	176.33
	STANDARD RISK	7	199.29	2	34.50	2	68.00
	NONSTANDARD RISK	14	411.50	3	281.00	3	700.67
	JUA	1	452.00	0	0.00	0	0.00
	SUB-TOTAL	183	1531.54	108	509.90	107	1117.04
63031	POLICY TYPE						
	PREFERRED FAMILY	29,291	227.66	24,359	79.24	23,238	178.50
	STANDARD FAMILY	3,931	281.83	2,957	91.46	2,802	192.88
	STANDARD RISK	1,431	350.10	840	134.13	812	291.25
	NONSTANDARD RISK	838	480.10	286	178.87	286	391.21
	JUA	26	869.19	6	271.50	6	663.33
	SUB-TOTAL	35,517	2208.88	28,448	755.20	27,144	1717.18
63032	POLICY TYPE						
	PREFERRED FAMILY	97	229.90	70	95.13	68	195.16
	STANDARD FAMILY	28	256.39	27	98.52	24	195.58
	STANDARD RISK	1	512.00	0	0.00	0	0.00
	NONSTANDARD RISK	12	320.67	4	107.75	4	284.25
	JUA	1	904.00	1	478.00	1	796.00
	SUB-TOTAL	139	2222.96	102	779.40	97	1471.00
63033	POLICY TYPE						
	PREFERRED FAMILY	26,319	224.63	22,105	81.54	21,121	181.52
	STANDARD FAMILY	4,051	285.09	3,186	97.11	3,008	197.50
	STANDARD RISK	1,113	391.12	738	142.02	705	326.35
	NONSTANDARD RISK	795	447.30	317	211.99	318	423.17
	JUA	39	847.87	20	435.80	20	901.95
	SUB-TOTAL	32,317	2196.01	26,366	968.46	25,172	2030.49
63034	POLICY TYPE						
	PREFERRED FAMILY	8,774	234.65	7,571	87.01	7,284	186.58
	STANDARD FAMILY	1,211	294.29	1,035	91.34	971	200.86
	STANDARD RISK	344	413.68	233	150.97	224	312.52
	NONSTANDARD RISK	127	528.35	50	170.88	49	429.00
	JUA	5	567.60	2	385.00	2	732.50
	SUB-TOTAL	10,461	2038.58	8,891	885.19	8,530	1861.47
63035	POLICY TYPE						
	PREFERRED FAMILY	1	30.00	1	44.00	1	66.00
	STANDARD FAMILY	2	227.50	2	96.50	2	433.50
	SUB-TOTAL	3	257.50	3	140.50	3	499.50
63036	POLICY TYPE						
	PREFERRED FAMILY	337	171.01	202	93.00	188	165.62
	STANDARD FAMILY	75	208.81	37	88.97	37	140.00
	STANDARD RISK	11	366.36	3	156.00	3	309.33

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ZIP	POLICY TYPE						
63036	NONSTANDARD RISK	19	266.63	2	162.00	2	376.00
	JUA	1	296.00	0	0.00	0	0.00
	SUB-TOTAL	443	1308.82	244	499.97	230	990.95
63037	POLICY TYPE						
	PREFERRED FAMILY	1,637	158.81	1,117	95.86	1,010	163.74
	STANDARD FAMILY	242	230.66	135	123.70	122	219.07
	STANDARD RISK	70	294.49	18	184.00	17	299.29
	NONSTANDARD RISK	59	404.93	20	135.85	20	359.60
	JUA	6	731.33	1	297.00	1	324.00
	SUB-TOTAL	2,014	1820.21	1,291	836.41	1,170	1365.70
63038	POLICY TYPE						
	PREFERRED FAMILY	2,113	249.11	1,837	93.02	1,737	198.87
	STANDARD FAMILY	378	301.42	302	112.02	281	226.07
	STANDARD RISK	117	320.39	62	132.61	60	315.05
	NONSTANDARD RISK	27	624.30	11	207.09	11	443.27
	JUA	3	886.00	1	464.00	1	642.00
	SUB-TOTAL	2,638	2381.22	2,213	1008.74	2,090	1825.27
63039	POLICY TYPE						
	PREFERRED FAMILY	575	177.74	378	99.10	355	192.51
	STANDARD FAMILY	144	266.32	86	91.14	81	175.30
	STANDARD RISK	26	288.46	11	121.91	10	325.80
	NONSTANDARD RISK	37	453.00	7	183.57	8	542.88
	SUB-TOTAL	782	1185.52	482	495.72	454	1236.48
63040	POLICY TYPE						
	PREFERRED FAMILY	1,799	237.84	1,642	94.04	1,585	200.79
	STANDARD FAMILY	261	283.73	224	96.59	211	234.29
	STANDARD RISK	81	317.20	50	129.10	50	274.44
	NONSTANDARD RISK	32	457.25	14	168.79	14	371.00
	JUA	1	1830.00	0	0.00	0	0.00
	SUB-TOTAL	2,174	3126.02	1,930	488.52	1,860	1080.52
63041	POLICY TYPE						
	PREFERRED FAMILY	174	216.75	116	94.76	109	185.44
	STANDARD FAMILY	38	194.74	24	118.83	21	201.95
	STANDARD RISK	3	367.67	4	110.25	2	341.00
	NONSTANDARD RISK	3	552.00	1	271.00	1	577.00
	SUB-TOTAL	218	1331.15	145	594.84	133	1305.39
63042	POLICY TYPE						
	PREFERRED FAMILY	11,757	229.90	9,717	81.43	9,306	184.55
	STANDARD FAMILY	1,805	291.22	1,290	105.42	1,211	201.27
	STANDARD RISK	597	389.51	360	138.86	344	310.90
	NONSTANDARD RISK	489	394.93	186	170.52	186	378.77
	JUA	29	841.76	11	348.09	11	691.18
	SUB-TOTAL	14,677	2147.32	11,564	844.32	11,058	1766.68
63043	POLICY TYPE						
	PREFERRED FAMILY	12,925	236.30	10,860	87.10	10,444	193.87
	STANDARD FAMILY	2,163	296.94	1,632	100.63	1,554	213.60

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63043	STANDARD RISK	553	414.67	363	150.85	351	348.49
	NONSTANDARD RISK	421	429.50	124	203.44	125	440.10
	JUA	38	1079.21	15	281.27	15	906.27
	SUB-TOTAL	16,100	2456.61	12,994	823.29	12,489	2102.33
63044	POLICY TYPE						
	PREFERRED FAMILY	10,217	228.99	8,520	81.44	8,117	178.93
	STANDARD FAMILY	1,797	300.63	1,366	89.95	1,295	186.60
	STANDARD RISK	466	372.41	257	144.97	248	314.90
	NONSTANDARD RISK	268	464.62	84	179.01	82	424.98
	JUA	22	1282.95	4	364.50	4	1275.25
	SUB-TOTAL	12,770	2649.61	10,231	859.88	9,746	2380.65
63045	POLICY TYPE						
	PREFERRED FAMILY	56	251.89	54	89.67	49	207.90
	STANDARD FAMILY	9	288.00	6	71.50	6	117.00
	SUB-TOTAL	65	539.89	60	161.17	55	324.90
63047	POLICY TYPE						
	PREFERRED FAMILY	148	212.75	105	97.30	95	189.34
	STANDARD FAMILY	52	250.65	28	161.96	28	209.43
	STANDARD RISK	6	393.33	1	328.00	1	1036.00
	NONSTANDARD RISK	10	641.90	2	178.50	2	442.00
	JUA	1	1236.00	0	0.00	0	0.00
	SUB-TOTAL	217	2734.64	136	765.77	126	1876.77
63048	POLICY TYPE						
	PREFERRED FAMILY	1,225	212.45	963	101.61	917	190.61
	STANDARD FAMILY	216	296.94	131	105.16	123	178.63
	STANDARD RISK	63	294.10	27	160.04	26	325.77
	NONSTANDARD RISK	65	420.65	15	198.60	16	354.94
	SUB-TOTAL	1,569	1224.12	1,136	565.40	1,082	1049.94
63049	POLICY TYPE						
	PREFERRED FAMILY	5,962	261.93	4,377	97.87	4,184	205.11
	STANDARD FAMILY	1,776	296.45	1,124	110.91	1,053	209.33
	STANDARD RISK	495	317.66	218	155.87	209	312.68
	NONSTANDARD RISK	457	388.24	105	198.19	112	429.63
	JUA	12	373.17	2	568.50	2	982.00
	SUB-TOTAL	8,702	1637.45	5,826	1131.34	5,560	2138.76
63050	POLICY TYPE						
	PREFERRED FAMILY	6,027	222.13	4,204	103.52	3,973	192.22
	STANDARD FAMILY	1,197	305.64	645	124.04	608	207.61
	STANDARD RISK	308	379.76	119	153.55	110	378.78
	NONSTANDARD RISK	310	426.98	82	174.41	80	414.91
	JUA	3	520.33	0	0.00	0	0.00
	SUB-TOTAL	7,845	1854.86	5,050	555.53	4,771	1193.52
63051	POLICY TYPE						
	PREFERRED FAMILY	4,715	271.94	3,312	101.09	3,143	211.24
	STANDARD FAMILY	1,482	315.87	842	124.76	796	225.90
	STANDARD RISK	352	338.62	153	146.99	145	305.39

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ZIP	POLICY TYPE						
63051	NONSTANDARD RISK	420	400.35	107	186.38	107	410.45
	JUA	12	781.75	4	313.25	4	696.25
	SUB-TOTAL	6,981	2108.53	4,418	872.47	4,195	1649.23
63052	POLICY TYPE						
	PREFERRED FAMILY	7,899	272.43	5,917	104.88	5,643	213.31
	STANDARD FAMILY	2,011	323.99	1,221	118.77	1,154	215.06
	STANDARD RISK	664	388.34	295	172.00	274	373.26
	NONSTANDARD RISK	466	443.50	132	181.66	134	437.47
	JUA	18	626.94	1	608.00	1	1040.00
	SUB-TOTAL	11,058	2055.21	7,566	1185.31	7,206	2279.09
63053	POLICY TYPE						
	PREFERRED FAMILY	69	274.72	48	105.25	46	203.00
	STANDARD FAMILY	25	248.80	9	147.78	8	264.88
	STANDARD RISK	11	160.55	2	256.00	2	540.50
	NONSTANDARD RISK	3	760.33	2	256.50	2	591.50
	SUB-TOTAL	108	1444.40	61	765.53	58	1599.88
63054	POLICY TYPE						
	STANDARD FAMILY	3	57.00	1	96.00	1	132.00
	SUB-TOTAL	3	57.00	1	96.00	1	132.00
63055	POLICY TYPE						
	PREFERRED FAMILY	955	182.36	669	104.51	613	196.63
	STANDARD FAMILY	205	270.33	127	100.78	114	197.39
	STANDARD RISK	47	337.85	22	150.41	20	367.70
	NONSTANDARD RISK	40	372.70	8	208.25	8	483.25
	JUA	1	298.00	0	0.00	0	0.00
	SUB-TOTAL	1,248	1461.24	826	563.95	755	1244.96
63056	POLICY TYPE						
	PREFERRED FAMILY	986	160.43	630	95.23	555	166.99
	STANDARD FAMILY	235	226.00	126	109.26	119	196.22
	STANDARD RISK	45	222.36	15	166.20	13	355.92
	NONSTANDARD RISK	35	305.20	6	208.67	6	444.67
	JUA	7	366.86	0	0.00	0	0.00
	SUB-TOTAL	1,308	1280.85	777	579.36	693	1163.80
63057	POLICY TYPE						
	PREFERRED FAMILY	3	220.67	3	100.00	2	349.00
	STANDARD FAMILY	2	138.00	2	81.50	2	145.00
	SUB-TOTAL	5	358.67	5	181.50	4	494.00
63060	POLICY TYPE						
	PREFERRED FAMILY	1,026	181.66	614	92.82	581	174.83
	STANDARD FAMILY	244	218.68	130	116.33	123	189.53
	STANDARD RISK	52	352.83	23	196.65	24	325.79
	NONSTANDARD RISK	52	394.10	16	272.94	16	462.31
	JUA	6	439.83	0	0.00	0	0.00
	SUB-TOTAL	1,380	1587.10	783	678.74	744	1152.46
63061	POLICY TYPE						
	PREFERRED FAMILY	135	178.33	88	87.41	79	177.47

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ZIP	POLICY TYPE						
63061	STANDARD FAMILY	37	241.14	22	117.95	21	191.33
	STANDARD RISK	2	1023.00	0	0.00	0	0.00
	NONSTANDARD RISK	8	396.88	2	158.00	2	275.50
	SUB-TOTAL	182	1839.34	112	363.36	102	644.30
63065	POLICY TYPE						
	PREFERRED FAMILY	105	222.92	75	99.95	66	196.29
	STANDARD FAMILY	4	254.75	4	80.25	4	115.75
	STANDARD RISK	5	241.20	2	193.50	2	326.50
	NONSTANDARD RISK	1	252.00	0	0.00	0	0.00
	SUB-TOTAL	115	970.87	81	373.70	72	638.54
63066	POLICY TYPE						
	PREFERRED FAMILY	139	233.46	96	117.89	94	214.84
	STANDARD FAMILY	49	247.61	27	93.70	25	209.36
	STANDARD RISK	7	326.86	1	177.00	1	336.00
	NONSTANDARD RISK	5	521.40	1	318.00	1	677.00
	SUB-TOTAL	200	1329.33	125	706.59	121	1437.20
63068	POLICY TYPE						
	PREFERRED FAMILY	2,582	158.23	1,783	96.23	1,617	153.37
	STANDARD FAMILY	251	211.86	162	94.20	152	182.81
	STANDARD RISK	69	295.36	30	170.83	24	322.75
	NONSTANDARD RISK	73	392.63	20	156.20	20	333.05
	JUA	18	641.94	1	149.00	1	232.00
	SUB-TOTAL	2,993	1700.02	1,996	666.47	1,814	1223.98
63069	POLICY TYPE						
	PREFERRED FAMILY	5,849	196.47	4,236	96.84	4,033	195.17
	STANDARD FAMILY	1,345	271.18	802	106.79	762	195.70
	STANDARD RISK	244	387.86	131	147.75	135	334.81
	NONSTANDARD RISK	330	382.45	101	203.66	101	433.33
	JUA	21	905.14	2	604.00	2	978.00
	SUB-TOTAL	7,789	2143.11	5,272	1159.04	5,033	2137.00
63070	POLICY TYPE						
	PREFERRED FAMILY	2,438	216.96	1,696	102.81	1,611	196.55
	STANDARD FAMILY	463	283.75	227	117.88	206	200.09
	STANDARD RISK	155	388.43	55	163.35	51	421.75
	NONSTANDARD RISK	176	408.30	37	175.05	36	403.72
	JUA	23	2701.26	1	538.00	1	3000.00
	SUB-TOTAL	3,255	3998.69	2,016	1097.09	1,905	4222.10
63071	POLICY TYPE						
	PREFERRED FAMILY	318	185.99	177	97.63	164	178.43
	STANDARD FAMILY	87	217.18	35	105.34	34	151.94
	STANDARD RISK	28	296.07	9	118.56	5	291.40
	NONSTANDARD RISK	33	379.67	3	236.00	4	385.25
	SUB-TOTAL	466	1078.91	224	557.53	207	1007.02
63072	POLICY TYPE						
	PREFERRED FAMILY	1,244	181.27	826	96.94	781	193.28
	STANDARD FAMILY	350	248.09	196	107.97	178	208.11

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ZIP	POLICY TYPE						
63072	STANDARD RISK	74	356.59	35	143.40	34	306.59
	NONSTANDARD RISK	73	454.14	20	232.10	20	431.10
	JUA	13	589.15	1	353.00	1	1197.00
	SUB-TOTAL	1,754	1829.24	1,078	933.41	1,014	2336.08
63073	POLICY TYPE						
	PREFERRED FAMILY	37	213.95	28	127.14	26	239.69
	STANDARD FAMILY	6	236.83	5	155.80	5	240.60
	SUB-TOTAL	43	450.78	33	282.94	31	480.29
63074	POLICY TYPE						
	PREFERRED FAMILY	7,946	244.91	6,179	93.94	5,859	181.72
	STANDARD FAMILY	1,718	300.59	1,168	107.43	1,095	186.98
	STANDARD RISK	432	381.38	222	142.44	211	301.76
	NONSTANDARD RISK	476	414.22	132	190.94	131	329.15
	JUA	23	845.22	7	457.00	7	971.14
	SUB-TOTAL	10,595	2186.31	7,708	991.76	7,303	1970.74
63077	POLICY TYPE						
	PREFERRED FAMILY	4,911	171.81	3,140	95.95	2,973	179.80
	STANDARD FAMILY	965	228.66	519	101.08	482	193.16
	STANDARD RISK	229	369.63	86	165.16	80	432.26
	NONSTANDARD RISK	269	395.59	54	243.48	55	447.16
	JUA	21	378.52	6	358.50	6	605.50
	SUB-TOTAL	6,395	1544.22	3,805	964.18	3,596	1857.88
63078	POLICY TYPE						
	PREFERRED FAMILY	2	158.00	1	145.00	1	344.00
	STANDARD FAMILY	1	382.00	0	0.00	0	0.00
	SUB-TOTAL	3	540.00	1	145.00	1	344.00
63079	POLICY TYPE						
	PREFERRED FAMILY	180	150.59	119	97.96	108	170.31
	STANDARD FAMILY	45	199.98	28	113.21	25	256.92
	STANDARD RISK	15	360.53	6	150.33	6	267.67
	NONSTANDARD RISK	2	529.50	1	115.00	1	253.00
	JUA	1	299.00	0	0.00	0	0.00
	SUB-TOTAL	243	1539.61	154	476.51	140	947.89
63080	POLICY TYPE						
	PREFERRED FAMILY	5,980	159.72	4,057	97.85	3,826	164.32
	STANDARD FAMILY	1,204	254.24	650	119.52	619	187.37
	STANDARD RISK	340	296.24	114	175.80	103	330.26
	NONSTANDARD RISK	223	373.63	50	208.80	49	471.22
	JUA	51	475.20	6	366.00	6	616.17
	SUB-TOTAL	7,798	1559.03	4,877	967.97	4,603	1769.34
63083	POLICY TYPE						
	PREFERRED FAMILY	15	241.73	8	113.25	5	226.00
	STANDARD FAMILY	2	379.50	0	0.00	0	0.00
	NONSTANDARD RISK	2	128.50	1	45.00	1	77.00
	SUB-TOTAL	19	749.73	9	158.25	6	303.00

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ZIP	POLICY TYPE						
63084	PREFERRED FAMILY	5,974	175.34	3,994	97.93	3,760	181.49
	STANDARD FAMILY	1,430	227.70	841	102.49	793	188.11
	STANDARD RISK	217	350.82	87	141.86	82	335.90
	NONSTANDARD RISK	400	342.66	97	187.30	99	427.88
	JUA	36	419.89	2	186.00	2	419.00
	SUB-TOTAL	8,057	1516.41	5,021	715.58	4,736	1552.39
63087	POLICY TYPE						
	PREFERRED FAMILY	343	184.21	202	101.31	194	182.29
	STANDARD FAMILY	80	215.94	40	104.78	38	185.55
	STANDARD RISK	13	322.46	2	122.00	2	378.50
	NONSTANDARD RISK	19	395.89	5	130.00	5	297.20
	JUA	1	587.00	0	0.00	0	0.00
	SUB-TOTAL	456	1705.50	249	458.09	239	1043.55
63088	POLICY TYPE						
	PREFERRED FAMILY	2,249	229.34	1,786	82.10	1,735	192.50
	STANDARD FAMILY	359	297.18	236	118.25	225	214.62
	STANDARD RISK	143	340.67	80	115.98	74	312.95
	NONSTANDARD RISK	119	408.39	46	151.09	42	366.74
	JUA	10	808.90	3	463.00	3	873.67
	SUB-TOTAL	2,880	2084.47	2,151	930.41	2,079	1960.47
63089	POLICY TYPE						
	PREFERRED FAMILY	2,595	179.56	1,770	99.02	1,659	189.19
	STANDARD FAMILY	575	284.26	343	118.29	322	213.95
	STANDARD RISK	124	268.48	49	121.80	46	292.63
	NONSTANDARD RISK	181	347.84	46	188.76	46	392.39
	JUA	3	586.67	0	0.00	0	0.00
	SUB-TOTAL	3,478	1666.81	2,208	527.86	2,073	1088.16
63090	POLICY TYPE						
	PREFERRED FAMILY	10,557	181.53	7,635	97.67	7,079	182.77
	STANDARD FAMILY	1,703	239.50	1,144	107.13	1,049	193.15
	STANDARD RISK	178	369.38	67	155.66	61	380.89
	NONSTANDARD RISK	448	349.97	124	171.94	124	384.68
	JUA	39	488.00	6	291.50	6	643.67
	SUB-TOTAL	12,925	1628.37	8,976	823.90	8,319	1785.15
63091	POLICY TYPE						
	PREFERRED FAMILY	709	149.28	504	84.55	462	141.33
	STANDARD FAMILY	97	214.53	70	135.91	67	196.19
	STANDARD RISK	17	298.18	10	185.30	10	287.80
	NONSTANDARD RISK	25	298.40	7	146.57	6	334.33
	JUA	3	791.33	0	0.00	0	0.00
	SUB-TOTAL	851	1751.71	591	552.33	545	959.66
63101	POLICY TYPE						
	PREFERRED FAMILY	351	279.37	297	192.40	282	283.88
	STANDARD FAMILY	100	404.61	76	172.16	68	311.72
	STANDARD RISK	29	391.07	16	277.44	15	526.93
	NONSTANDARD RISK	14	405.79	6	193.00	6	586.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63101	JUA	3	1048.67	0	0.00	0	0.00
	SUB-TOTAL	497	2529.50	395	834.99	371	1709.03
63102	POLICY TYPE						
	PREFERRED FAMILY	288	281.76	228	231.58	203	277.23
	STANDARD FAMILY	76	382.12	74	187.24	69	289.86
	STANDARD RISK	17	410.59	7	301.71	6	535.33
	NONSTANDARD RISK	16	470.63	5	208.60	5	311.80
	JUA	4	2598.25	0	0.00	0	0.00
	SUB-TOTAL	401	4143.34	314	929.14	283	1414.22
63103	POLICY TYPE						
	PREFERRED FAMILY	736	286.28	571	176.00	528	265.72
	STANDARD FAMILY	253	398.85	203	185.44	182	319.64
	STANDARD RISK	55	523.78	31	260.10	30	413.37
	NONSTANDARD RISK	108	416.73	23	201.39	25	360.24
	JUA	40	707.58	5	967.20	5	1079.40
	SUB-TOTAL	1,192	2333.22	833	1790.13	770	2438.37
63104	POLICY TYPE						
	PREFERRED FAMILY	4,152	304.92	3,127	186.97	2,962	266.37
	STANDARD FAMILY	718	383.06	492	175.45	454	310.82
	STANDARD RISK	305	427.68	142	251.01	132	415.59
	NONSTANDARD RISK	427	404.39	128	140.94	127	361.94
	JUA	80	822.00	10	828.90	10	1331.50
	SUB-TOTAL	5,682	2342.04	3,899	1583.27	3,685	2686.22
63105	POLICY TYPE						
	PREFERRED FAMILY	7,035	255.30	6,088	116.85	5,862	216.75
	STANDARD FAMILY	2,206	351.16	1,942	136.02	1,831	272.86
	STANDARD RISK	438	415.08	326	179.74	313	351.44
	NONSTANDARD RISK	179	562.05	100	169.78	95	446.27
	JUA	37	829.38	15	280.27	15	727.20
	SUB-TOTAL	9,895	2412.97	8,471	882.65	8,116	2014.52
63106	POLICY TYPE						
	PREFERRED FAMILY	813	278.68	545	164.07	521	249.71
	STANDARD FAMILY	169	378.17	103	176.34	93	287.55
	STANDARD RISK	95	455.67	37	313.86	34	495.62
	NONSTANDARD RISK	276	350.16	91	111.81	91	328.74
	JUA	96	739.27	23	613.35	23	925.35
	SUB-TOTAL	1,449	2201.95	799	1379.44	762	2286.96
63107	POLICY TYPE						
	PREFERRED FAMILY	2,169	273.30	1,523	168.87	1,469	251.40
	STANDARD FAMILY	434	391.08	263	185.92	231	313.13
	STANDARD RISK	185	452.65	77	285.56	74	440.26
	NONSTANDARD RISK	535	376.49	165	160.28	164	385.62
	JUA	113	729.24	25	589.56	25	928.76
	SUB-TOTAL	3,436	2222.76	2,053	1390.19	1,963	2319.16
63108	POLICY TYPE						
	PREFERRED FAMILY	4,518	314.20	3,592	210.56	3,413	288.22

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63108	STANDARD FAMILY	1,118	411.72	924	214.06	859	340.98
	STANDARD RISK	281	473.02	141	313.46	140	456.54
	NONSTANDARD RISK	367	443.68	110	182.15	109	450.15
	JUA	171	836.03	45	588.47	45	877.69
	SUB-TOTAL	6,455	2478.64	4,812	1508.70	4,566	2413.58
63109	POLICY TYPE						
	PREFERRED FAMILY	16,027	223.82	12,942	103.58	12,289	188.48
	STANDARD FAMILY	2,487	295.54	1,916	112.14	1,761	208.34
	STANDARD RISK	671	373.46	417	165.01	397	315.75
	NONSTANDARD RISK	386	433.88	131	174.94	128	436.91
63110	JUA	31	873.42	12	363.33	12	751.75
	SUB-TOTAL	19,602	2200.13	15,418	919.00	14,587	1901.22
63111	POLICY TYPE						
	PREFERRED FAMILY	5,291	272.44	3,897	136.63	3,701	228.85
	STANDARD FAMILY	823	372.04	578	149.73	545	274.54
	STANDARD RISK	347	442.42	162	215.59	151	426.05
	NONSTANDARD RISK	443	387.67	119	133.23	118	359.09
63112	JUA	60	717.23	9	585.11	9	854.11
	SUB-TOTAL	6,964	2191.81	4,765	1220.29	4,524	2142.64
63113	POLICY TYPE						
	PREFERRED FAMILY	7,186	257.42	4,857	117.17	4,608	208.17
	STANDARD FAMILY	931	349.13	606	128.47	547	224.86
	STANDARD RISK	572	422.38	200	184.62	190	386.32
	NONSTANDARD RISK	363	495.91	70	196.71	70	471.59
63114	JUA	45	895.84	7	471.00	7	696.86
	SUB-TOTAL	9,097	2420.69	5,740	1097.96	5,422	1987.78
63115	POLICY TYPE						
	PREFERRED FAMILY	4,303	288.78	3,223	188.91	3,101	267.94
	STANDARD FAMILY	910	420.95	640	174.98	607	295.34
	STANDARD RISK	296	453.87	156	304.53	145	470.90
	NONSTANDARD RISK	434	437.25	173	158.02	177	344.39
63116	JUA	179	770.74	38	570.05	38	975.82
	SUB-TOTAL	6,122	2371.59	4,230	1396.48	4,068	2354.39
63117	POLICY TYPE						
	PREFERRED FAMILY	2,668	265.44	1,892	173.09	1,819	254.56
	STANDARD FAMILY	525	430.10	357	154.01	324	278.81
	STANDARD RISK	169	471.26	93	303.56	93	461.37
	NONSTANDARD RISK	546	403.84	194	145.41	192	362.19
63118	JUA	194	741.06	40	509.53	40	844.30
	SUB-TOTAL	4,102	2311.70	2,576	1285.58	2,468	2201.22
63119	POLICY TYPE						
	PREFERRED FAMILY	18,296	240.04	13,869	92.23	13,204	181.07
	STANDARD FAMILY	3,534	311.06	2,294	98.08	2,145	183.30
	STANDARD RISK	960	392.02	511	149.40	473	333.14
	NONSTANDARD RISK	1,218	398.39	300	183.44	296	344.31
63120	JUA	72	780.86	12	520.33	12	808.00

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ZIP	SUB-TOTAL						
63114		24,080	2122.38	16,986	1043.48	16,130	1849.82
63115	POLICY TYPE						
	PREFERRED FAMILY	5,627	256.63	4,119	173.19	3,962	251.85
	STANDARD FAMILY	1,051	411.12	755	180.05	702	285.86
	STANDARD RISK	349	457.01	180	287.30	175	439.37
	NONSTANDARD RISK	842	404.03	241	160.53	239	381.05
	JUA	240	735.03	62	565.98	62	894.44
	SUB-TOTAL	8,109	2263.83	5,357	1367.06	5,140	2252.56
63116	POLICY TYPE						
	PREFERRED FAMILY	19,650	241.00	15,107	107.48	14,360	194.13
	STANDARD FAMILY	2,678	323.72	1,781	132.80	1,663	217.81
	STANDARD RISK	1,037	416.05	517	181.27	488	351.43
	NONSTANDARD RISK	806	394.92	275	127.25	272	321.26
	JUA	54	728.89	18	534.67	18	912.00
	SUB-TOTAL	24,225	2104.58	17,698	1083.47	16,801	1996.63
63117	POLICY TYPE						
	PREFERRED FAMILY	5,471	229.37	4,405	103.51	4,179	200.61
	STANDARD FAMILY	1,240	320.62	977	116.54	918	229.08
	STANDARD RISK	352	388.71	256	158.00	231	342.09
	NONSTANDARD RISK	136	528.82	60	204.73	60	485.40
	JUA	29	924.66	10	396.10	10	874.50
	SUB-TOTAL	7,228	2392.17	5,708	978.88	5,398	2131.68
63118	POLICY TYPE						
	PREFERRED FAMILY	6,622	285.43	4,331	159.21	4,072	247.66
	STANDARD FAMILY	1,095	389.01	653	164.49	605	261.32
	STANDARD RISK	519	462.58	180	249.26	175	448.46
	NONSTANDARD RISK	494	414.21	107	161.02	108	372.32
	JUA	99	874.75	16	614.56	16	971.69
	SUB-TOTAL	8,829	2425.97	5,287	1348.54	4,976	2301.45
63119	POLICY TYPE						
	PREFERRED FAMILY	19,093	224.65	16,043	80.63	15,337	177.45
	STANDARD FAMILY	3,513	295.01	2,884	94.58	2,672	196.71
	STANDARD RISK	948	383.53	637	141.18	599	314.87
	NONSTANDARD RISK	406	472.18	147	183.65	147	460.16
	JUA	37	791.16	14	383.50	14	802.00
	SUB-TOTAL	23,997	2166.53	19,725	883.54	18,769	1951.19
63120	POLICY TYPE						
	PREFERRED FAMILY	2,212	266.15	1,598	175.06	1,538	258.81
	STANDARD FAMILY	398	379.44	293	135.38	263	247.38
	STANDARD RISK	168	468.05	90	287.22	88	451.86
	NONSTANDARD RISK	471	391.35	170	145.96	169	337.38
	JUA	117	859.24	29	571.62	29	837.41
	SUB-TOTAL	3,366	2364.22	2,180	1315.25	2,087	2132.85
63121	POLICY TYPE						
	PREFERRED FAMILY	10,521	250.62	7,980	134.06	7,672	226.03
	STANDARD FAMILY	2,277	325.17	1,672	130.94	1,551	243.64

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ZIP	POLICY TYPE						
63121	STANDARD RISK	690	403.13	405	195.38	408	367.14
	NONSTANDARD RISK	1,967	384.18	721	191.53	715	333.87
	JUA	143	800.27	60	467.13	60	842.47
	SUB-TOTAL	15,598	2163.37	10,838	1119.04	10,406	2013.14
63122	POLICY TYPE						
	PREFERRED FAMILY	21,584	235.33	18,803	82.98	17,763	184.18
	STANDARD FAMILY	4,944	279.00	4,251	87.02	3,983	198.01
	STANDARD RISK	1,081	395.42	759	140.16	734	322.84
	NONSTANDARD RISK	532	514.18	224	185.70	220	441.13
	JUA	39	716.44	20	219.10	20	659.70
	SUB-TOTAL	28,180	2140.35	24,057	714.96	22,720	1805.86
63123	POLICY TYPE						
	PREFERRED FAMILY	30,894	226.09	26,005	77.50	24,698	175.32
	STANDARD FAMILY	4,422	282.99	3,529	86.05	3,304	177.11
	STANDARD RISK	1,500	397.19	917	133.37	861	325.39
	NONSTANDARD RISK	695	451.88	254	184.21	257	411.42
	JUA	54	853.89	21	245.95	21	725.90
	SUB-TOTAL	37,565	2212.05	30,726	727.09	29,141	1815.14
63124	POLICY TYPE						
	PREFERRED FAMILY	5,327	256.92	4,799	109.99	4,564	211.24
	STANDARD FAMILY	2,195	338.36	2,049	119.62	1,945	251.80
	STANDARD RISK	482	406.95	437	160.45	404	324.17
	NONSTANDARD RISK	169	727.86	96	243.96	93	540.90
	JUA	20	784.30	14	195.71	14	597.86
	SUB-TOTAL	8,193	2514.39	7,395	829.74	7,020	1925.97
63125	POLICY TYPE						
	PREFERRED FAMILY	18,871	227.29	15,439	76.48	14,650	175.84
	STANDARD FAMILY	2,661	299.08	1,911	97.90	1,780	187.18
	STANDARD RISK	1,177	377.74	637	126.56	597	314.74
	NONSTANDARD RISK	656	438.27	206	175.57	206	399.36
	JUA	36	789.83	13	194.31	13	654.69
	SUB-TOTAL	23,401	2132.21	18,206	670.82	17,246	1731.82
63126	POLICY TYPE						
	PREFERRED FAMILY	10,546	224.25	9,173	79.62	8,724	179.49
	STANDARD FAMILY	1,552	275.55	1,307	87.51	1,216	182.42
	STANDARD RISK	514	365.01	337	138.43	317	324.82
	NONSTANDARD RISK	159	514.27	55	190.11	53	502.72
	JUA	4	1363.50	1	144.00	1	444.00
	SUB-TOTAL	12,775	2742.57	10,873	639.67	10,311	1633.45
63127	POLICY TYPE						
	PREFERRED FAMILY	2,697	232.40	2,334	94.69	2,197	195.98
	STANDARD FAMILY	543	266.82	446	91.65	428	197.47
	STANDARD RISK	187	336.73	120	147.69	130	288.90
	NONSTANDARD RISK	53	491.87	17	207.82	17	508.12
	JUA	9	789.67	4	493.75	4	1158.75
	SUB-TOTAL	3,489	2117.49	2,921	1035.60	2,776	2349.22

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ZIP	POLICY TYPE						
63128	PREFERRED FAMILY	18,241	237.56	16,009	85.79	15,338	190.51
	STANDARD FAMILY	2,574	285.16	2,117	99.31	1,994	203.37
	STANDARD RISK	792	431.67	511	147.69	488	355.28
	NONSTANDARD RISK	328	518.23	111	175.68	108	473.84
	JUA	20	727.85	6	363.00	6	1064.17
	SUB-TOTAL	21,955	2200.47	18,754	871.47	17,934	2287.18
63129	POLICY TYPE						
	PREFERRED FAMILY	27,108	240.79	23,589	84.74	22,655	190.54
	STANDARD FAMILY	3,773	291.19	3,019	94.57	2,886	198.67
	STANDARD RISK	1,257	449.19	802	148.44	758	376.22
	NONSTANDARD RISK	485	503.45	196	179.82	190	477.80
	JUA	30	867.97	8	345.75	8	821.38
	SUB-TOTAL	32,653	2352.59	27,614	853.32	26,497	2064.60
63130	POLICY TYPE						
	PREFERRED FAMILY	12,664	269.32	9,895	135.52	9,515	228.88
	STANDARD FAMILY	3,305	343.62	2,634	131.56	2,441	265.39
	STANDARD RISK	1,146	345.29	701	175.22	657	330.89
	NONSTANDARD RISK	1,042	400.82	390	151.12	387	389.44
	JUA	177	805.98	57	403.67	57	844.04
	SUB-TOTAL	18,334	2165.02	13,677	997.09	13,057	2058.63
63131	POLICY TYPE						
	PREFERRED FAMILY	10,319	251.86	9,336	106.52	8,964	211.10
	STANDARD FAMILY	2,888	310.90	2,589	110.53	2,498	241.61
	STANDARD RISK	456	415.71	382	168.30	359	347.88
	NONSTANDARD RISK	201	604.08	89	244.97	83	623.59
	JUA	16	915.81	7	320.14	7	711.57
	SUB-TOTAL	13,880	2498.37	12,403	950.45	11,911	2135.75
63132	POLICY TYPE						
	PREFERRED FAMILY	7,262	243.83	5,926	99.96	5,662	198.03
	STANDARD FAMILY	1,549	321.01	1,327	106.15	1,238	224.10
	STANDARD RISK	382	419.82	280	171.16	266	370.92
	NONSTANDARD RISK	351	432.91	155	187.69	153	404.16
	JUA	44	784.14	25	378.52	25	774.00
	SUB-TOTAL	9,588	2201.71	7,713	943.48	7,344	1971.21
63133	POLICY TYPE						
	PREFERRED FAMILY	2,305	253.90	1,721	127.96	1,661	222.33
	STANDARD FAMILY	509	364.18	324	139.25	302	262.20
	STANDARD RISK	209	372.35	102	167.56	94	353.38
	NONSTANDARD RISK	373	401.78	96	176.93	97	334.32
	JUA	77	751.58	25	433.04	25	780.88
	SUB-TOTAL	3,473	2143.79	2,268	1044.74	2,179	1953.12
63134	POLICY TYPE						
	PREFERRED FAMILY	6,285	238.70	4,759	99.86	4,551	187.74
	STANDARD FAMILY	1,225	309.42	850	108.81	788	201.22
	STANDARD RISK	494	364.69	276	170.93	272	321.01
	NONSTANDARD RISK	789	410.56	274	184.34	275	332.87

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ZIP	POLICY TYPE						
63134	JUA	32	868.19	9	445.67	9	609.33
	SUB-TOTAL	8,825	2191.56	6,168	1009.61	5,895	1652.17
63135	POLICY TYPE						
	PREFERRED FAMILY	10,578	245.50	8,112	96.98	7,680	184.95
	STANDARD FAMILY	2,022	304.07	1,442	109.30	1,357	198.79
	STANDARD RISK	661	408.34	341	165.35	316	336.92
	NONSTANDARD RISK	680	434.38	168	207.07	170	403.79
	JUA	43	862.72	12	582.08	12	820.92
	SUB-TOTAL	13,984	2255.02	10,075	1160.79	9,535	1945.37
63136	POLICY TYPE						
	PREFERRED FAMILY	20,643	242.76	15,906	104.30	15,262	198.48
	STANDARD FAMILY	3,294	332.90	2,319	120.25	2,161	217.86
	STANDARD RISK	1,325	426.19	845	174.35	807	373.81
	NONSTANDARD RISK	2,331	392.91	873	193.99	880	351.68
	JUA	156	873.22	77	619.81	77	1033.48
	SUB-TOTAL	27,749	2267.98	20,020	1212.69	19,187	2175.31
63137	POLICY TYPE						
	PREFERRED FAMILY	10,767	234.94	8,577	91.99	8,190	179.58
	STANDARD FAMILY	1,637	303.80	1,130	98.56	1,041	189.12
	STANDARD RISK	472	389.50	301	139.15	283	284.39
	NONSTANDARD RISK	370	427.35	129	196.86	128	352.34
	JUA	26	814.08	12	512.83	12	820.17
	SUB-TOTAL	13,272	2169.67	10,149	1039.39	9,654	1825.59
63138	POLICY TYPE						
	PREFERRED FAMILY	10,731	242.46	8,654	94.24	8,185	187.37
	STANDARD FAMILY	1,571	330.81	1,109	119.71	1,016	224.42
	STANDARD RISK	582	429.64	344	164.82	343	325.95
	NONSTANDARD RISK	511	382.46	197	158.31	195	350.73
	JUA	33	850.91	19	327.32	19	763.84
	SUB-TOTAL	13,428	2236.28	10,323	864.39	9,758	1852.31
63139	POLICY TYPE						
	PREFERRED FAMILY	12,369	241.09	9,733	108.86	9,231	197.65
	STANDARD FAMILY	1,951	318.08	1,349	118.94	1,247	213.75
	STANDARD RISK	624	393.34	339	167.54	315	330.99
	NONSTANDARD RISK	308	460.40	115	150.63	112	436.96
	JUA	26	808.15	9	443.67	9	878.56
	SUB-TOTAL	15,278	2221.07	11,545	989.64	10,914	2057.91
63140	POLICY TYPE						
	PREFERRED FAMILY	313	231.39	231	104.45	219	200.80
	STANDARD FAMILY	67	336.97	34	133.68	33	207.21
	STANDARD RISK	51	399.78	18	156.83	17	354.29
	NONSTANDARD RISK	93	408.62	23	261.91	23	276.96
	JUA	7	719.29	1	637.00	1	1749.00
	SUB-TOTAL	531	2096.05	307	1293.87	293	2788.26
63141	POLICY TYPE						
	PREFERRED FAMILY	12,963	249.36	11,773	105.32	11,268	215.43

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63141	STANDARD FAMILY	3,311	325.85	2,969	126.56	2,875	257.67
	STANDARD RISK	622	419.31	491	165.54	472	355.57
	NONSTANDARD RISK	279	556.22	132	226.92	131	525.65
	JUA	25	865.20	12	270.75	12	689.17
	SUB-TOTAL	17,200	2415.94	15,377	895.09	14,758	2043.49
63142	POLICY TYPE						
	PREFERRED FAMILY	7	220.43	6	76.67	6	163.67
	SUB-TOTAL	7	220.43	6	76.67	6	163.67
63143	POLICY TYPE						
	PREFERRED FAMILY	4,914	229.92	3,505	95.24	3,345	186.71
	STANDARD FAMILY	931	308.22	573	112.57	542	209.99
	STANDARD RISK	361	357.84	198	135.80	184	297.35
	NONSTANDARD RISK	256	404.77	91	127.59	88	284.20
	JUA	37	747.08	13	370.38	13	835.54
	SUB-TOTAL	6,499	2047.83	4,380	841.58	4,172	1813.79
63144	POLICY TYPE						
	PREFERRED FAMILY	5,764	233.64	4,912	86.83	4,710	192.01
	STANDARD FAMILY	950	295.43	781	108.85	730	218.83
	STANDARD RISK	372	336.39	231	141.16	208	314.57
	NONSTANDARD RISK	120	467.45	55	164.15	53	451.55
	JUA	18	727.78	11	330.45	11	770.00
	SUB-TOTAL	7,224	2060.69	5,990	831.44	5,712	1946.96
63145	POLICY TYPE						
	PREFERRED FAMILY	45	191.67	35	78.89	31	157.42
	STANDARD FAMILY	22	290.64	13	131.85	13	243.00
	STANDARD RISK	5	236.40	1	164.00	1	278.00
	NONSTANDARD RISK	5	506.80	2	101.50	2	229.50
	SUB-TOTAL	77	1225.50	51	476.23	47	907.92
63146	POLICY TYPE						
	PREFERRED FAMILY	17,111	240.54	15,131	90.52	14,507	200.76
	STANDARD FAMILY	3,210	287.30	2,728	93.10	2,601	209.50
	STANDARD RISK	709	419.66	517	153.89	490	374.15
	NONSTANDARD RISK	412	450.32	176	192.31	171	496.89
	JUA	36	781.86	16	282.56	16	669.63
	SUB-TOTAL	21,478	2179.69	18,568	812.39	17,785	1950.93
63147	POLICY TYPE						
	PREFERRED FAMILY	3,310	279.60	2,348	167.75	2,258	255.85
	STANDARD FAMILY	626	351.41	429	146.68	404	245.51
	STANDARD RISK	254	436.09	148	234.09	142	397.21
	NONSTANDARD RISK	339	419.80	90	173.16	91	362.47
	JUA	125	1205.59	43	696.67	43	1117.65
	SUB-TOTAL	4,654	2692.50	3,058	1418.34	2,938	2378.70
63148	POLICY TYPE						
	PREFERRED FAMILY	2	241.50	3	66.33	2	227.00
	SUB-TOTAL	2	241.50	3	66.33	2	227.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63149	STANDARD FAMILY	1	300.00	0	0.00	0	0.00
	NONSTANDARD RISK	-2	477.50	0	0.00	0	0.00
	SUB-TOTAL	-1	777.50	0	0.00	0	0.00
63150	POLICY TYPE						
	STANDARD FAMILY	2	294.00	0	0.00	0	0.00
	SUB-TOTAL	2	294.00	0	0.00	0	0.00
63151	POLICY TYPE						
	PREFERRED FAMILY	7	170.43	6	92.67	6	166.50
	STANDARD FAMILY	9	294.22	9	85.67	9	138.67
	STANDARD RISK	2	394.50	2	549.50	2	657.00
	NONSTANDARD RISK	5	375.60	1	134.00	1	514.00
	SUB-TOTAL	23	1234.75	18	861.83	18	1476.17
63154	POLICY TYPE						
	PREFERRED FAMILY	1	186.00	1	62.00	1	164.00
	SUB-TOTAL	1	186.00	1	62.00	1	164.00
63155	POLICY TYPE						
	PREFERRED FAMILY	4	203.50	2	85.50	2	179.00
	STANDARD FAMILY	2	303.00	2	102.00	2	158.50
	STANDARD RISK	1	253.00	1	107.00	1	255.00
	SUB-TOTAL	7	759.50	5	294.50	5	592.50
63156	POLICY TYPE						
	PREFERRED FAMILY	27	240.00	20	87.35	14	176.50
	STANDARD FAMILY	9	314.22	6	175.50	6	323.50
	NONSTANDARD RISK	2	587.50	0	0.00	0	0.00
	SUB-TOTAL	38	1141.72	26	262.85	20	500.00
63157	POLICY TYPE						
	PREFERRED FAMILY	8	243.63	8	94.25	8	135.75
	STANDARD FAMILY	1	511.00	0	0.00	0	0.00
	STANDARD RISK	2	167.50	0	0.00	0	0.00
	SUB-TOTAL	11	922.13	8	94.25	8	135.75
63158	POLICY TYPE						
	PREFERRED FAMILY	5	267.80	4	147.50	4	220.50
	STANDARD FAMILY	3	212.00	4	64.25	4	140.50
	SUB-TOTAL	8	479.80	8	211.75	8	361.00
63159	POLICY TYPE						
	PREFERRED FAMILY	1	212.00	0	0.00	0	0.00
	STANDARD FAMILY	1	193.00	1	41.00	1	79.00
	SUB-TOTAL	2	405.00	1	41.00	1	79.00
63160	POLICY TYPE						
	STANDARD FAMILY	2	377.00	0	0.00	0	0.00
	SUB-TOTAL	2	377.00	0	0.00	0	0.00
63161	POLICY TYPE						
	PREFERRED FAMILY	1	166.00	1	33.00	1	82.00
	SUB-TOTAL	1	166.00	1	33.00	1	82.00
63163	POLICY TYPE						
	PREFERRED FAMILY	5	226.80	3	74.00	3	116.67

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63163	STANDARD FAMILY	3	482.67	3	156.67	3	362.00
	STANDARD RISK	3	354.67	2	98.00	2	197.00
	NONSTANDARD RISK	2	239.50	0	0.00	0	0.00
	JUA	1	1061.00	1	760.00	1	994.00
	SUB-TOTAL	14	2364.63	9	1088.67	9	1669.67
63164	POLICY TYPE						
	PREFERRED FAMILY	2	188.50	0	0.00	0	0.00
	SUB-TOTAL	2	188.50	0	0.00	0	0.00
63166	POLICY TYPE						
	PREFERRED FAMILY	28	298.93	24	146.25	24	243.33
	STANDARD FAMILY	24	262.29	24	105.42	23	192.09
	STANDARD RISK	5	423.60	1	1067.00	1	1689.00
	NONSTANDARD RISK	5	559.40	4	213.75	4	387.75
	SUB-TOTAL	62	1544.22	53	1532.42	52	2512.17
63167	POLICY TYPE						
	PREFERRED FAMILY	2	228.00	2	155.50	2	264.00
	STANDARD FAMILY	2	319.50	2	41.00	2	204.50
	STANDARD RISK	2	399.00	1	359.00	1	654.00
	SUB-TOTAL	6	946.50	5	555.50	5	1122.50
63168	POLICY TYPE						
	PREFERRED FAMILY	2	109.50	0	0.00	0	0.00
	STANDARD FAMILY	1	97.00	1	68.00	1	118.00
	NONSTANDARD RISK	1	49.00	0	0.00	0	0.00
	SUB-TOTAL	4	255.50	1	68.00	1	118.00
63169	POLICY TYPE						
	PREFERRED FAMILY	5	247.40	4	114.50	4	280.75
	SUB-TOTAL	5	247.40	4	114.50	4	280.75
63170	POLICY TYPE						
	PREFERRED FAMILY	2	100.50	1	185.00	1	235.00
	SUB-TOTAL	2	100.50	1	185.00	1	235.00
63171	POLICY TYPE						
	NONSTANDARD RISK	1	615.00	0	0.00	0	0.00
	SUB-TOTAL	1	615.00	0	0.00	0	0.00
63172	POLICY TYPE						
	NONSTANDARD RISK	2	39.50	0	0.00	0	0.00
	SUB-TOTAL	2	39.50	0	0.00	0	0.00
63174	POLICY TYPE						
	PREFERRED FAMILY	0	0.00	1	54.00	0	0.00
	SUB-TOTAL	0	0.00	1	54.00	0	0.00
63176	POLICY TYPE						
	PREFERRED FAMILY	1	145.00	1	76.00	1	145.00
	SUB-TOTAL	1	145.00	1	76.00	1	145.00
63177	POLICY TYPE						
	PREFERRED FAMILY	12	341.17	11	151.91	11	265.82
	STANDARD FAMILY	7	240.00	6	176.17	5	254.80
	STANDARD RISK	5	208.00	4	101.25	4	187.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63177	NONSTANDARD RISK	2	367.50	0	0.00	0	0.00
	SUB-TOTAL	26	1156.67	21	429.33	20	707.62
63178	POLICY TYPE						
	PREFERRED FAMILY	39	249.79	33	170.73	32	299.00
	STANDARD FAMILY	11	308.18	8	126.00	8	248.13
	NONSTANDARD RISK	3	535.00	0	0.00	0	0.00
	SUB-TOTAL	53	1092.98	41	296.73	40	547.13
63179	POLICY TYPE						
	PREFERRED FAMILY	2	116.00	1	56.00	1	157.00
	STANDARD FAMILY	2	310.00	2	173.50	2	427.00
	STANDARD RISK	1	64.00	0	0.00	0	0.00
	SUB-TOTAL	5	490.00	3	229.50	3	584.00
63185	POLICY TYPE						
	STANDARD FAMILY	4	119.25	2	80.50	2	112.00
	SUB-TOTAL	4	119.25	2	80.50	2	112.00
63188	POLICY TYPE						
	PREFERRED FAMILY	9	205.67	5	166.40	5	217.40
	STANDARD FAMILY	7	207.29	7	76.00	7	175.71
	STANDARD RISK	1	4.00	0	0.00	0	0.00
	SUB-TOTAL	17	416.95	12	242.40	12	393.11
63199	POLICY TYPE						
	PREFERRED FAMILY	1	114.00	1	36.00	1	128.00
	NONSTANDARD RISK	1	576.00	0	0.00	0	0.00
	SUB-TOTAL	2	690.00	1	36.00	1	128.00
63301	POLICY TYPE						
	PREFERRED FAMILY	24,144	220.19	19,329	82.20	18,276	175.74
	STANDARD FAMILY	4,900	296.83	3,280	99.40	3,079	204.60
	STANDARD RISK	1,039	414.07	523	164.76	494	353.53
	NONSTANDARD RISK	872	482.81	270	205.94	271	448.38
	JUA	59	640.36	16	270.44	16	571.75
	SUB-TOTAL	31,014	2054.27	23,418	822.74	22,136	1754.00
63302	POLICY TYPE						
	PREFERRED FAMILY	197	224.67	148	88.42	137	185.39
	STANDARD FAMILY	49	297.69	34	103.65	31	160.52
	STANDARD RISK	22	144.45	10	110.30	9	212.67
	NONSTANDARD RISK	22	405.68	7	145.29	7	368.57
	JUA	2	1433.00	0	0.00	0	0.00
	SUB-TOTAL	292	2505.50	199	447.65	184	927.15
63303	POLICY TYPE						
	PREFERRED FAMILY	30,916	229.00	26,440	89.75	25,330	187.43
	STANDARD FAMILY	5,471	294.65	4,167	99.88	3,936	213.47
	STANDARD RISK	1,156	451.54	701	188.95	673	388.25
	NONSTANDARD RISK	798	437.25	287	183.03	288	418.83
	JUA	42	847.24	13	355.92	13	776.62
	SUB-TOTAL	38,383	2259.67	31,608	917.53	30,240	1984.60

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ZIP	POLICY TYPE						
63330	PREFERRED FAMILY	126	168.96	80	101.19	71	157.34
	STANDARD FAMILY	10	144.60	7	93.29	7	174.86
	STANDARD RISK	3	473.00	2	211.00	2	307.50
	NONSTANDARD RISK	3	368.00	4	92.25	4	214.75
	SUB-TOTAL	142	1154.56	93	497.72	84	854.45
63332	POLICY TYPE						
	PREFERRED FAMILY	725	198.75	513	81.63	468	178.26
	STANDARD FAMILY	85	268.02	61	91.77	54	186.24
	STANDARD RISK	11	518.36	5	236.80	5	456.00
	NONSTANDARD RISK	12	546.25	6	257.50	6	707.33
	JUA	1	341.00	0	0.00	0	0.00
	SUB-TOTAL	834	1872.39	585	667.70	533	1527.84
63333	POLICY TYPE						
	PREFERRED FAMILY	377	142.11	265	81.38	221	129.54
	STANDARD FAMILY	100	141.98	75	74.13	61	132.21
	STANDARD RISK	15	322.93	5	173.00	4	303.00
	NONSTANDARD RISK	20	278.00	8	143.75	7	393.14
	SUB-TOTAL	512	885.02	353	472.26	293	957.90
63334	POLICY TYPE						
	PREFERRED FAMILY	3,272	146.95	2,442	81.54	2,176	125.39
	STANDARD FAMILY	341	201.63	225	100.07	203	171.52
	STANDARD RISK	100	298.60	47	128.66	41	231.27
	NONSTANDARD RISK	98	430.82	30	159.47	29	381.48
	SUB-TOTAL	3,811	1077.99	2,744	469.73	2,449	909.66
63336	POLICY TYPE						
	PREFERRED FAMILY	719	146.98	567	85.96	519	128.84
	STANDARD FAMILY	67	230.43	38	95.29	37	190.30
	STANDARD RISK	25	323.36	12	199.42	10	355.20
	NONSTANDARD RISK	31	454.13	10	142.50	9	376.44
	JUA	4	364.50	1	79.00	1	259.00
	SUB-TOTAL	846	1519.40	628	602.17	576	1309.79
63337	POLICY TYPE						
	STANDARD FAMILY	1	228.00	1	96.00	1	203.00
	SUB-TOTAL	1	228.00	1	96.00	1	203.00
63338	POLICY TYPE						
	PREFERRED FAMILY	63	270.75	49	74.73	46	164.04
	STANDARD FAMILY	14	240.93	3	139.33	3	259.00
	STANDARD RISK	1	735.00	1	255.00	1	412.00
	NONSTANDARD RISK	3	412.67	0	0.00	0	0.00
	SUB-TOTAL	81	1659.34	53	469.07	50	835.04
63339	POLICY TYPE						
	PREFERRED FAMILY	544	138.41	365	72.63	318	117.14
	STANDARD FAMILY	77	258.66	35	116.34	30	156.77
	STANDARD RISK	35	330.74	10	204.40	10	285.10
	NONSTANDARD RISK	10	439.30	6	115.50	6	302.67
	JUA	1	267.00	0	0.00	0	0.00

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ZIP	SUB-TOTAL						
63339		667	1434.11	416	508.88	364	861.68
63340	POLICY TYPE						
	PREFERRED FAMILY	13	171.54	4	69.50	4	140.75
	JUA	1	1012.00	0	0.00	0	0.00
	SUB-TOTAL	14	1183.54	4	69.50	4	140.75
63341	POLICY TYPE						
	PREFERRED FAMILY	1,343	222.99	1,032	89.14	977	183.41
	STANDARD FAMILY	270	287.06	182	105.65	175	201.78
	STANDARD RISK	61	282.31	31	118.16	28	258.93
	NONSTANDARD RISK	31	448.65	13	178.38	13	351.00
	JUA	1	920.00	0	0.00	0	0.00
	SUB-TOTAL	1,706	2161.01	1,258	491.34	1,193	995.12
63342	POLICY TYPE						
	PREFERRED FAMILY	93	165.60	74	91.43	69	154.86
	STANDARD FAMILY	11	216.18	10	129.30	10	211.80
	STANDARD RISK	6	204.50	2	180.00	1	613.00
	NONSTANDARD RISK	6	597.33	0	0.00	0	0.00
	SUB-TOTAL	116	1183.62	86	400.73	80	979.66
63343	POLICY TYPE						
	PREFERRED FAMILY	2,132	172.39	1,416	98.33	1,311	175.04
	STANDARD FAMILY	277	218.08	142	90.01	136	181.27
	STANDARD RISK	88	260.82	26	144.42	24	355.29
	NONSTANDARD RISK	97	373.91	35	159.37	35	277.94
	JUA	23	437.57	1	199.00	1	431.00
	SUB-TOTAL	2,617	1462.76	1,620	691.13	1,507	1420.55
63344	POLICY TYPE						
	PREFERRED FAMILY	700	151.53	485	90.80	448	141.13
	STANDARD FAMILY	82	203.84	48	114.54	45	177.20
	STANDARD RISK	55	221.96	23	136.70	21	199.81
	NONSTANDARD RISK	16	386.75	9	162.78	10	414.80
	JUA	3	996.67	0	0.00	0	0.00
	SUB-TOTAL	856	1960.75	565	504.82	524	932.94
63345	POLICY TYPE						
	PREFERRED FAMILY	314	148.95	252	82.54	228	126.32
	STANDARD FAMILY	30	243.73	11	210.36	9	316.11
	STANDARD RISK	8	522.63	0	0.00	0	0.00
	NONSTANDARD RISK	10	530.20	2	173.00	2	461.50
	SUB-TOTAL	362	1445.51	265	465.90	239	903.94
63346	POLICY TYPE						
	PREFERRED FAMILY	37	225.92	28	77.93	27	176.11
	STANDARD FAMILY	17	182.47	15	101.73	11	166.64
	NONSTANDARD RISK	1	516.00	0	0.00	0	0.00
	SUB-TOTAL	55	924.39	43	179.66	38	342.75
63347	POLICY TYPE						
	PREFERRED FAMILY	1,088	167.60	702	92.87	642	172.97
	STANDARD FAMILY	168	263.53	84	119.07	81	217.21

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63347	STANDARD RISK	31	302.16	8	183.50	8	344.13
	NONSTANDARD RISK	45	393.89	14	178.86	14	434.71
	JUA	11	337.82	0	0.00	0	0.00
	SUB-TOTAL	1,343	1464.99	808	574.30	745	1169.02
63348	POLICY TYPE						
	PREFERRED FAMILY	1,861	209.84	1,349	80.19	1,252	168.00
	STANDARD FAMILY	258	299.87	160	99.17	138	205.94
	STANDARD RISK	90	267.74	43	95.95	35	206.83
	NONSTANDARD RISK	51	417.51	7	113.86	6	345.33
	JUA	6	319.83	1	240.00	1	359.00
	SUB-TOTAL	2,266	1514.80	1,560	629.17	1,432	1285.10
63349	POLICY TYPE						
	PREFERRED FAMILY	670	165.92	454	97.02	405	170.31
	STANDARD FAMILY	96	233.65	48	96.15	44	188.39
	STANDARD RISK	35	262.71	5	378.40	4	716.75
	NONSTANDARD RISK	35	380.17	16	174.13	16	442.88
	JUA	3	396.67	2	551.00	2	681.50
	SUB-TOTAL	839	1439.12	525	1296.69	471	2199.82
63350	POLICY TYPE						
	PREFERRED FAMILY	318	155.44	211	87.31	191	138.79
	STANDARD FAMILY	74	161.97	43	79.70	39	148.87
	STANDARD RISK	13	193.85	5	141.60	5	218.40
	NONSTANDARD RISK	10	479.60	3	137.33	2	342.00
	JUA	1	465.00	1	760.00	1	1299.00
	SUB-TOTAL	416	1455.86	263	1205.94	238	2147.06
63351	POLICY TYPE						
	PREFERRED FAMILY	800	141.40	542	83.52	484	142.72
	STANDARD FAMILY	177	202.03	102	105.97	92	174.24
	STANDARD RISK	59	248.63	22	183.82	18	320.06
	NONSTANDARD RISK	35	359.60	11	185.27	11	342.91
	JUA	3	1086.67	0	0.00	0	0.00
	SUB-TOTAL	1,074	2038.33	677	558.58	605	979.93
63352	POLICY TYPE						
	PREFERRED FAMILY	848	150.87	617	85.29	547	135.30
	STANDARD FAMILY	114	193.51	73	76.89	61	147.43
	STANDARD RISK	38	304.82	14	161.21	12	296.75
	NONSTANDARD RISK	24	450.25	6	201.17	6	422.00
	JUA	3	628.00	0	0.00	0	0.00
	SUB-TOTAL	1,027	1727.44	710	524.56	626	1001.47
63353	POLICY TYPE						
	PREFERRED FAMILY	3,023	146.69	2,188	87.44	1,995	129.74
	STANDARD FAMILY	188	216.45	125	102.18	117	184.50
	STANDARD RISK	114	312.96	52	150.15	49	265.47
	NONSTANDARD RISK	113	379.19	30	172.20	30	485.20
	JUA	5	398.20	0	0.00	0	0.00
	SUB-TOTAL	3,443	1453.50	2,395	511.97	2,191	1064.91

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63357	PREFERRED FAMILY	2,511	164.54	1,751	91.22	1,591	166.39
	STANDARD FAMILY	384	242.54	242	96.48	230	179.81
	STANDARD RISK	74	289.39	33	149.88	30	350.10
	NONSTANDARD RISK	76	384.62	27	168.93	26	397.96
	JUA	16	819.31	3	332.00	3	526.67
	SUB-TOTAL	3,061	1900.41	2,056	838.50	1,880	1620.93
63359	POLICY TYPE						
	PREFERRED FAMILY	677	139.39	486	81.28	409	127.43
	STANDARD FAMILY	86	161.38	65	80.75	61	135.08
	STANDARD RISK	30	266.30	14	157.79	10	321.20
	NONSTANDARD RISK	20	352.70	5	240.00	5	249.20
	JUA	4	540.25	0	0.00	0	0.00
	SUB-TOTAL	817	1460.03	570	559.82	485	832.91
63360	POLICY TYPE						
	PREFERRED FAMILY	4	209.75	3	61.00	2	124.00
	SUB-TOTAL	4	209.75	3	61.00	2	124.00
63361	POLICY TYPE						
	PREFERRED FAMILY	2,387	154.59	1,851	89.42	1,636	135.00
	STANDARD FAMILY	306	165.58	218	88.02	197	157.32
	STANDARD RISK	90	214.03	41	129.41	38	201.34
	NONSTANDARD RISK	58	364.12	11	252.09	11	502.36
	JUA	7	1036.00	0	0.00	0	0.00
	SUB-TOTAL	2,848	1934.32	2,121	558.94	1,882	996.03
63362	POLICY TYPE						
	PREFERRED FAMILY	1,374	173.04	947	98.36	861	176.09
	STANDARD FAMILY	251	256.41	148	137.61	133	223.60
	STANDARD RISK	65	274.88	25	175.72	23	334.13
	NONSTANDARD RISK	70	321.04	22	179.23	21	410.14
	JUA	6	795.83	0	0.00	0	0.00
	SUB-TOTAL	1,766	1821.20	1,142	590.92	1,038	1143.97
63363	POLICY TYPE						
	PREFERRED FAMILY	846	152.07	596	88.45	536	134.47
	STANDARD FAMILY	133	171.44	80	97.34	74	170.97
	STANDARD RISK	52	248.58	19	161.32	18	231.94
	NONSTANDARD RISK	41	268.05	12	223.17	13	398.15
	JUA	1	263.00	0	0.00	0	0.00
	SUB-TOTAL	1,073	1103.13	707	570.27	641	935.55
63364	POLICY TYPE						
	PREFERRED FAMILY	227	129.53	160	77.88	143	121.20
	STANDARD FAMILY	38	201.00	23	202.48	23	249.57
	STANDARD RISK	7	226.14	3	88.33	3	152.33
	NONSTANDARD RISK	3	162.33	1	104.00	1	241.00
	SUB-TOTAL	275	719.00	187	472.69	170	764.10
63365	POLICY TYPE						
	PREFERRED FAMILY	194	206.37	156	85.31	145	179.59
	STANDARD FAMILY	40	305.38	20	118.60	19	295.58

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63365	STANDARD RISK	4	740.75	1	369.00	1	819.00
	NONSTANDARD RISK	10	549.00	4	177.25	4	455.75
	SUB-TOTAL	248	1801.49	181	750.16	169	1749.92
63366	POLICY TYPE						
	PREFERRED FAMILY	14,805	220.43	11,493	83.60	10,918	177.62
	STANDARD FAMILY	2,902	290.97	1,863	114.04	1,755	204.25
	STANDARD RISK	599	385.60	285	155.30	271	335.68
	NONSTANDARD RISK	589	410.81	189	192.69	183	451.35
	JUA	25	1018.28	10	181.60	10	603.00
	SUB-TOTAL	18,920	2326.09	13,840	727.24	13,137	1771.91
63367	POLICY TYPE						
	PREFERRED FAMILY	4,344	234.03	3,699	96.57	3,573	191.06
	STANDARD FAMILY	1,002	287.06	812	94.76	767	221.43
	STANDARD RISK	158	444.38	108	140.69	95	324.71
	NONSTANDARD RISK	137	424.85	66	188.06	66	372.41
	JUA	6	643.83	3	275.00	3	482.67
	SUB-TOTAL	5,647	2034.14	4,688	795.08	4,504	1592.26
63369	POLICY TYPE						
	PREFERRED FAMILY	988	177.25	752	100.45	697	179.03
	STANDARD FAMILY	145	272.74	111	119.36	106	222.58
	STANDARD RISK	41	206.56	14	121.57	12	253.75
	NONSTANDARD RISK	28	412.29	13	125.46	11	427.18
	JUA	7	472.43	1	472.00	1	682.00
	SUB-TOTAL	1,209	1541.27	891	938.84	827	1764.55
63370	POLICY TYPE						
	PREFERRED FAMILY	29	172.28	21	80.00	17	156.82
	STANDARD FAMILY	10	126.70	4	112.75	4	176.00
	STANDARD RISK	2	325.50	0	0.00	0	0.00
	NONSTANDARD RISK	3	152.00	0	0.00	0	0.00
	SUB-TOTAL	44	776.48	25	192.75	21	332.82
63371	POLICY TYPE						
	PREFERRED FAMILY	28	113.54	16	84.19	15	137.93
	STANDARD FAMILY	1	154.00	0	0.00	0	0.00
	STANDARD RISK	3	302.00	1	266.00	1	330.00
	NONSTANDARD RISK	1	493.00	0	0.00	0	0.00
	SUB-TOTAL	33	1062.54	17	350.19	16	467.93
63373	POLICY TYPE						
	PREFERRED FAMILY	489	224.05	355	79.24	324	175.84
	STANDARD FAMILY	149	263.67	90	112.48	83	211.78
	STANDARD RISK	16	434.88	9	137.44	7	317.00
	NONSTANDARD RISK	23	502.43	7	269.14	7	522.14
	JUA	8	538.63	2	385.00	2	721.00
	SUB-TOTAL	685	1963.65	463	983.30	423	1947.77
63376	POLICY TYPE						
	PREFERRED FAMILY	26,420	225.55	21,805	86.90	20,845	183.06
	STANDARD FAMILY	4,684	294.82	3,484	99.18	3,274	203.19

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63376	STANDARD RISK	883	417.77	537	161.57	516	346.20
	NONSTANDARD RISK	696	435.15	258	193.41	257	434.77
	JUA	24	900.25	10	351.20	10	1020.70
	SUB-TOTAL	32,707	2273.53	26,094	892.26	24,902	2187.93
63377	POLICY TYPE						
	PREFERRED FAMILY	1,156	157.77	814	95.98	736	162.78
	STANDARD FAMILY	142	266.10	91	140.16	90	232.60
	STANDARD RISK	37	328.92	11	234.91	11	378.64
	NONSTANDARD RISK	32	400.50	14	194.93	14	429.57
	JUA	5	1.80	0	0.00	0	0.00
	SUB-TOTAL	1,372	1155.09	930	665.98	851	1203.58
63378	POLICY TYPE						
	PREFERRED FAMILY	20	162.05	15	84.33	15	160.93
	STANDARD FAMILY	3	377.00	3	90.67	3	179.00
	STANDARD RISK	2	95.00	1	64.00	1	416.00
	NONSTANDARD RISK	1	92.00	0	0.00	0	0.00
	SUB-TOTAL	26	726.05	19	239.00	19	755.93
63379	POLICY TYPE						
	PREFERRED FAMILY	6,038	166.60	4,348	101.62	4,048	175.11
	STANDARD FAMILY	869	252.14	540	124.61	505	213.43
	STANDARD RISK	156	342.64	64	201.61	62	399.32
	NONSTANDARD RISK	237	366.86	64	174.33	64	448.58
	JUA	42	783.76	4	294.50	4	402.75
	SUB-TOTAL	7,342	1912.01	5,020	896.67	4,683	1639.19
63380	POLICY TYPE						
	PREFERRED FAMILY	14	136.86	11	66.64	11	141.00
	STANDARD FAMILY	6	161.00	4	49.50	4	112.75
	SUB-TOTAL	20	297.86	15	116.14	15	253.75
63381	POLICY TYPE						
	PREFERRED FAMILY	256	159.87	186	96.20	171	168.51
	STANDARD FAMILY	54	216.67	33	101.39	28	164.46
	STANDARD RISK	6	347.83	1	362.00	1	725.00
	NONSTANDARD RISK	9	399.11	1	294.00	1	174.00
	JUA	2	369.50	0	0.00	0	0.00
	SUB-TOTAL	327	1492.98	221	853.60	201	1231.98
63382	POLICY TYPE						
	PREFERRED FAMILY	2,521	149.48	2,048	80.00	1,845	124.67
	STANDARD FAMILY	256	262.65	115	146.98	103	198.03
	STANDARD RISK	65	309.48	26	116.88	23	240.26
	NONSTANDARD RISK	38	390.16	11	157.09	8	428.50
	JUA	2	1108.00	0	0.00	0	0.00
	SUB-TOTAL	2,882	2219.77	2,200	500.95	1,979	991.46
63383	POLICY TYPE						
	PREFERRED FAMILY	5,594	153.18	4,156	89.65	3,891	165.07
	STANDARD FAMILY	867	205.72	537	94.08	501	172.49
	STANDARD RISK	175	321.65	57	166.74	59	292.78

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63383	NONSTANDARD RISK	164	429.24	40	182.83	42	468.17
	JUA	16	577.94	1	451.00	1	631.00
	SUB-TOTAL	6,816	1687.73	4,791	984.30	4,494	1729.50
63384	POLICY TYPE						
	PREFERRED FAMILY	1,150	153.40	822	86.58	711	140.56
	STANDARD FAMILY	83	210.60	47	110.94	41	198.98
	STANDARD RISK	38	260.66	15	123.47	13	218.85
	NONSTANDARD RISK	28	395.25	9	155.44	9	277.56
	JUA	3	385.33	1	570.00	1	883.00
	SUB-TOTAL	1,302	1405.24	894	1046.43	775	1718.93
63385	POLICY TYPE						
	PREFERRED FAMILY	5,321	222.55	3,998	81.59	3,770	174.59
	STANDARD FAMILY	996	283.15	663	111.35	620	200.29
	STANDARD RISK	195	385.29	98	140.00	91	319.92
	NONSTANDARD RISK	186	442.76	53	197.40	53	403.70
	JUA	20	852.70	2	741.00	2	1499.00
	SUB-TOTAL	6,718	2186.45	4,814	1271.33	4,536	2597.50
63386	POLICY TYPE						
	PREFERRED FAMILY	694	216.67	478	81.85	452	176.84
	STANDARD FAMILY	115	258.82	74	111.73	69	201.25
	STANDARD RISK	38	297.00	16	131.00	15	296.00
	NONSTANDARD RISK	47	229.70	10	13.90	10	35.50
	JUA	4	1113.50	0	0.00	0	0.00
	SUB-TOTAL	898	2115.69	578	338.47	546	709.58
63387	POLICY TYPE						
	PREFERRED FAMILY	70	161.80	45	98.40	41	163.05
	STANDARD FAMILY	14	275.00	9	86.33	8	160.88
	STANDARD RISK	1	162.00	1	59.00	1	148.00
	NONSTANDARD RISK	3	204.67	0	0.00	0	0.00
	JUA	1	149.00	0	0.00	0	0.00
	SUB-TOTAL	89	952.47	55	243.73	50	471.92
63388	POLICY TYPE						
	PREFERRED FAMILY	325	144.91	211	88.56	192	138.80
	STANDARD FAMILY	60	216.62	36	98.28	29	160.69
	STANDARD RISK	24	306.54	5	246.00	5	433.40
	NONSTANDARD RISK	19	330.32	9	123.67	10	304.70
	JUA	1	104.00	0	0.00	0	0.00
	SUB-TOTAL	429	1102.38	261	556.51	236	1037.59
63389	POLICY TYPE						
	PREFERRED FAMILY	2,018	172.94	1,409	99.49	1,315	176.83
	STANDARD FAMILY	291	249.79	184	116.96	171	197.77
	STANDARD RISK	105	267.45	42	176.07	49	257.27
	NONSTANDARD RISK	93	393.25	27	164.56	27	435.89
	JUA	17	521.00	1	219.00	1	337.00
	SUB-TOTAL	2,524	1604.43	1,663	776.08	1,563	1404.75

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63390	PREFERRED FAMILY	2,924	167.80	1,986	93.25	1,855	171.21
	STANDARD FAMILY	359	225.83	207	104.12	187	189.42
	STANDARD RISK	129	304.80	35	133.63	33	311.73
	NONSTANDARD RISK	123	370.15	33	172.39	32	345.94
	JUA	13	558.69	0	0.00	0	0.00
	SUB-TOTAL	3,548	1627.27	2,261	503.39	2,107	1018.29
63401	POLICY TYPE						
	PREFERRED FAMILY	10,887	148.52	7,953	92.36	7,518	137.89
	STANDARD FAMILY	934	226.14	558	105.39	532	169.71
	STANDARD RISK	801	361.64	232	164.30	216	298.22
	NONSTANDARD RISK	210	419.32	57	169.33	57	368.46
	JUA	27	687.00	6	242.33	6	661.17
	SUB-TOTAL	12,859	1842.62	8,806	773.72	8,329	1635.45
63430	POLICY TYPE						
	PREFERRED FAMILY	394	142.49	244	82.30	219	129.47
	STANDARD FAMILY	112	165.23	68	93.91	61	154.98
	STANDARD RISK	8	153.63	1	105.00	1	213.00
	NONSTANDARD RISK	21	343.19	6	138.17	6	328.67
	JUA	1	362.00	0	0.00	0	0.00
	SUB-TOTAL	536	1166.54	319	419.38	287	826.13
63431	POLICY TYPE						
	PREFERRED FAMILY	168	152.42	120	77.76	99	130.70
	STANDARD FAMILY	33	194.55	26	81.69	22	141.55
	STANDARD RISK	4	419.00	2	40.00	2	120.00
	NONSTANDARD RISK	5	404.20	0	0.00	0	0.00
	SUB-TOTAL	210	1170.17	148	199.45	123	392.24
63432	POLICY TYPE						
	PREFERRED FAMILY	341	137.89	230	70.86	192	114.66
	STANDARD FAMILY	60	168.72	32	99.44	25	168.16
	STANDARD RISK	23	177.52	7	137.00	6	175.83
	NONSTANDARD RISK	4	173.25	2	131.50	2	312.50
	JUA	2	350.00	0	0.00	0	0.00
	SUB-TOTAL	430	1007.38	271	438.79	225	771.15
63433	POLICY TYPE						
	PREFERRED FAMILY	38	146.00	18	75.78	18	124.22
	STANDARD FAMILY	1	93.00	1	16.00	1	64.00
	STANDARD RISK	0	0.00	1	248.00	1	544.00
	NONSTANDARD RISK	2	371.50	0	0.00	0	0.00
	SUB-TOTAL	41	610.50	20	339.78	20	732.22
63434	POLICY TYPE						
	PREFERRED FAMILY	271	145.23	188	71.19	152	118.24
	STANDARD FAMILY	32	140.94	17	83.71	17	127.76
	STANDARD RISK	10	204.50	3	29.67	3	77.33
	NONSTANDARD RISK	6	390.00	4	82.25	3	286.00
	JUA	1	203.00	0	0.00	0	0.00
	SUB-TOTAL	320	1083.66	212	266.81	175	609.34

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63435	PREFERRED FAMILY	1,894	155.44	1,465	91.18	1,284	140.26
	STANDARD FAMILY	209	166.42	141	88.47	132	146.95
	STANDARD RISK	113	270.31	51	149.04	46	197.07
	NONSTANDARD RISK	41	379.76	15	128.80	14	286.14
	JUA	5	426.40	0	0.00	0	0.00
	SUB-TOTAL	2,262	1398.32	1,672	457.48	1,476	770.42
63436	POLICY TYPE						
	PREFERRED FAMILY	777	139.44	576	87.01	498	132.52
	STANDARD FAMILY	53	231.94	27	125.22	26	174.65
	STANDARD RISK	21	328.81	5	356.40	2	714.50
	NONSTANDARD RISK	23	346.96	4	141.00	4	260.25
	JUA	2	406.50	0	0.00	0	0.00
	SUB-TOTAL	876	1453.65	612	709.63	530	1281.93
63437	POLICY TYPE						
	PREFERRED FAMILY	1,108	142.85	728	77.67	632	127.11
	STANDARD FAMILY	187	135.65	130	83.73	111	149.91
	STANDARD RISK	46	242.67	20	107.95	16	165.25
	NONSTANDARD RISK	15	378.07	3	204.00	3	490.67
	JUA	2	833.50	1	476.00	1	957.00
	SUB-TOTAL	1,358	1732.74	882	949.35	763	1889.94
63438	POLICY TYPE						
	PREFERRED FAMILY	293	149.88	192	87.48	171	131.61
	STANDARD FAMILY	38	152.37	23	82.83	21	135.95
	STANDARD RISK	19	304.16	6	256.67	5	332.20
	NONSTANDARD RISK	2	318.00	0	0.00	0	0.00
	SUB-TOTAL	352	924.41	221	426.98	197	599.76
63439	POLICY TYPE						
	PREFERRED FAMILY	124	153.52	75	97.93	69	151.32
	STANDARD FAMILY	44	167.82	26	109.04	25	141.40
	STANDARD RISK	7	275.00	3	191.33	2	410.50
	NONSTANDARD RISK	2	263.50	0	0.00	0	0.00
	SUB-TOTAL	177	859.83	104	398.31	96	703.22
63440	POLICY TYPE						
	PREFERRED FAMILY	861	145.90	596	83.25	533	130.59
	STANDARD FAMILY	84	183.20	40	89.55	37	130.35
	STANDARD RISK	53	379.30	16	150.38	13	285.08
	NONSTANDARD RISK	10	427.20	3	139.67	2	553.50
	SUB-TOTAL	1,008	1135.60	655	462.84	585	1099.51
63441	POLICY TYPE						
	PREFERRED FAMILY	671	142.83	431	76.94	378	122.87
	STANDARD FAMILY	58	225.31	25	115.48	22	200.77
	STANDARD RISK	17	313.06	4	185.50	4	294.25
	NONSTANDARD RISK	13	339.15	1	282.00	2	332.50
	JUA	2	2.00	0	0.00	0	0.00
	SUB-TOTAL	761	1022.35	461	659.92	406	950.39

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63442	PREFERRED FAMILY	31	159.13	18	83.22	15	143.73
	STANDARD FAMILY	19	177.11	8	123.00	8	164.25
	STANDARD RISK	2	190.00	1	37.00	1	85.00
	NONSTANDARD RISK	2	423.00	1	71.00	1	213.00
	SUB-TOTAL	54	949.23	28	314.22	25	605.98
63443	POLICY TYPE						
	PREFERRED FAMILY	315	145.36	212	75.55	193	122.35
	STANDARD FAMILY	30	129.53	20	90.65	19	166.47
	STANDARD RISK	9	321.33	1	378.00	1	532.00
	NONSTANDARD RISK	6	293.00	1	82.00	1	190.00
	JUA	1	437.00	0	0.00	0	0.00
	SUB-TOTAL	361	1326.23	234	626.20	214	1010.83
63445	POLICY TYPE						
	PREFERRED FAMILY	2,327	149.22	1,770	88.47	1,608	135.81
	STANDARD FAMILY	414	185.64	246	95.35	210	161.08
	STANDARD RISK	31	239.84	7	148.57	7	195.14
	NONSTANDARD RISK	73	330.08	18	134.44	20	272.05
	JUA	14	446.00	0	0.00	0	0.00
	SUB-TOTAL	2,859	1350.78	2,041	466.84	1,845	764.08
63446	POLICY TYPE						
	PREFERRED FAMILY	406	139.99	277	81.99	228	125.01
	STANDARD FAMILY	89	149.72	37	80.35	34	122.71
	STANDARD RISK	39	145.82	14	71.07	10	135.30
	NONSTANDARD RISK	6	379.17	2	249.50	2	457.00
	JUA	4	412.00	0	0.00	0	0.00
	SUB-TOTAL	544	1226.70	330	482.91	274	840.02
63447	POLICY TYPE						
	PREFERRED FAMILY	555	139.72	370	82.97	339	125.60
	STANDARD FAMILY	145	119.44	95	82.34	87	124.45
	STANDARD RISK	54	171.44	20	90.25	15	160.60
	NONSTANDARD RISK	24	369.92	7	134.71	6	474.67
	JUA	1	271.00	0	0.00	0	0.00
	SUB-TOTAL	779	1071.53	492	390.27	447	885.32
63448	POLICY TYPE						
	PREFERRED FAMILY	1,127	153.37	858	88.35	743	135.79
	STANDARD FAMILY	112	196.26	64	93.03	55	155.78
	STANDARD RISK	85	326.05	30	190.87	27	319.85
	NONSTANDARD RISK	23	413.96	7	168.71	7	350.57
	SUB-TOTAL	1,347	1089.63	959	540.96	832	962.00
63450	POLICY TYPE						
	PREFERRED FAMILY	131	144.34	79	86.73	71	127.54
	STANDARD FAMILY	14	186.57	10	122.30	10	133.50
	STANDARD RISK	12	163.83	7	97.29	7	171.57
	NONSTANDARD RISK	3	313.00	1	71.00	1	123.00
	SUB-TOTAL	160	807.75	97	377.32	89	555.61

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63451	PREFERRED FAMILY	272	137.08	214	84.65	193	129.58
	STANDARD FAMILY	32	123.19	30	63.77	22	118.73
	STANDARD RISK	1	354.00	0	0.00	0	0.00
	NONSTANDARD RISK	2	352.00	1	217.00	1	452.00
	SUB-TOTAL	307	966.27	245	365.42	216	700.31
63452	POLICY TYPE						
	PREFERRED FAMILY	739	147.44	522	82.74	451	128.78
	STANDARD FAMILY	134	152.65	81	82.20	72	130.17
	STANDARD RISK	39	230.69	15	94.73	14	147.29
	NONSTANDARD RISK	20	413.30	5	146.60	7	305.14
	JUA	1	302.00	0	0.00	0	0.00
	SUB-TOTAL	933	1246.08	623	406.27	544	711.38
63453	POLICY TYPE						
	PREFERRED FAMILY	281	143.40	182	84.42	153	139.69
	STANDARD FAMILY	51	169.18	37	87.14	32	159.66
	STANDARD RISK	3	161.33	2	67.00	2	115.00
	NONSTANDARD RISK	8	418.25	2	72.50	2	132.00
	JUA	2	694.50	0	0.00	0	0.00
	SUB-TOTAL	345	1586.65	223	311.06	189	546.35
63454	POLICY TYPE						
	PREFERRED FAMILY	535	149.27	344	87.22	306	133.84
	STANDARD FAMILY	53	214.68	32	105.88	25	169.00
	STANDARD RISK	40	268.90	14	154.79	10	338.40
	NONSTANDARD RISK	4	222.25	1	84.00	1	214.00
	SUB-TOTAL	632	855.10	391	431.88	342	855.24
63456	POLICY TYPE						
	PREFERRED FAMILY	2,468	155.56	1,846	85.76	1,724	130.29
	STANDARD FAMILY	199	173.77	150	88.91	139	154.55
	STANDARD RISK	80	368.31	39	159.56	33	319.12
	NONSTANDARD RISK	40	414.18	12	99.92	13	294.62
	JUA	6	486.67	2	103.00	2	217.00
	SUB-TOTAL	2,793	1598.48	2,049	537.15	1,911	1115.58
63457	POLICY TYPE						
	PREFERRED FAMILY	202	138.53	147	88.42	132	136.13
	STANDARD FAMILY	35	179.80	25	109.56	25	169.92
	STANDARD RISK	9	183.56	4	192.75	4	243.00
	NONSTANDARD RISK	8	223.63	4	108.50	4	205.50
	JUA	4	451.00	0	0.00	0	0.00
	SUB-TOTAL	258	1176.52	180	499.23	165	754.55
63458	POLICY TYPE						
	PREFERRED FAMILY	130	129.35	85	65.66	73	110.37
	STANDARD FAMILY	13	104.77	9	62.44	9	125.89
	STANDARD RISK	12	253.17	3	177.33	3	237.33
	SUB-TOTAL	155	487.29	97	305.44	85	473.59
63459	POLICY TYPE						
	PREFERRED FAMILY	2,162	143.94	1,489	86.54	1,354	133.31

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63459	STANDARD FAMILY	179	203.84	94	101.99	80	185.95
	STANDARD RISK	101	371.69	29	227.90	24	372.04
	NONSTANDARD RISK	30	429.47	9	139.89	9	347.33
	JUA	5	335.40	0	0.00	0	0.00
	SUB-TOTAL	2,477	1484.34	1,621	556.32	1,467	1038.63
63460	POLICY TYPE						
	PREFERRED FAMILY	337	130.90	245	79.27	207	121.78
	STANDARD FAMILY	36	111.89	23	81.91	20	129.15
	STANDARD RISK	7	296.57	3	87.00	3	125.67
	NONSTANDARD RISK	6	262.50	2	75.00	1	66.00
	JUA	1	416.00	0	0.00	0	0.00
	SUB-TOTAL	387	1217.86	273	323.18	231	442.60
63461	POLICY TYPE						
	PREFERRED FAMILY	3,262	145.87	2,326	86.15	2,108	131.10
	STANDARD FAMILY	318	238.64	180	121.69	170	185.24
	STANDARD RISK	178	325.76	85	150.81	76	264.30
	NONSTANDARD RISK	54	354.54	15	130.67	13	293.54
	JUA	5	643.80	1	556.00	1	3256.00
	SUB-TOTAL	3,817	1708.62	2,607	1045.32	2,368	4130.18
63462	POLICY TYPE						
	PREFERRED FAMILY	1,006	140.69	774	84.28	683	130.08
	STANDARD FAMILY	101	156.49	72	87.19	60	154.05
	STANDARD RISK	18	410.17	6	211.33	5	420.20
	NONSTANDARD RISK	17	508.06	2	282.50	2	502.00
	JUA	2	918.50	0	0.00	0	0.00
	SUB-TOTAL	1,144	2133.90	854	665.30	750	1206.33
63463	POLICY TYPE						
	PREFERRED FAMILY	349	147.68	225	80.87	189	130.13
	STANDARD FAMILY	31	193.16	9	86.67	7	187.43
	STANDARD RISK	20	252.75	9	128.11	9	182.11
	NONSTANDARD RISK	3	206.33	1	84.00	1	154.00
	SUB-TOTAL	403	799.93	244	379.64	206	653.67
63464	POLICY TYPE						
	PREFERRED FAMILY	27	141.96	20	61.20	16	90.31
	STANDARD FAMILY	5	107.80	4	94.25	4	148.00
	STANDARD RISK	4	432.50	1	90.00	1	169.00
	SUB-TOTAL	36	682.26	25	245.45	21	407.31
63465	POLICY TYPE						
	PREFERRED FAMILY	335	146.96	252	75.28	219	125.10
	STANDARD FAMILY	61	190.61	39	101.62	36	168.97
	STANDARD RISK	7	86.71	1	108.00	1	186.00
	NONSTANDARD RISK	10	273.20	4	81.25	4	156.25
	JUA	1	902.00	0	0.00	0	0.00
	SUB-TOTAL	414	1599.49	296	366.15	260	636.32
63466	POLICY TYPE						
	PREFERRED FAMILY	15	132.27	15	67.47	13	113.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63466	STANDARD FAMILY	4	144.75	3	108.67	2	188.50
	NONSTANDARD RISK	2	159.00	1	31.00	1	65.00
	SUB-TOTAL	21	436.02	19	207.13	16	366.50
63467	POLICY TYPE						
	PREFERRED FAMILY	50	145.64	35	98.69	32	162.84
	STANDARD FAMILY	8	168.25	5	115.40	5	198.60
	STANDARD RISK	1	356.00	0	0.00	0	0.00
	NONSTANDARD RISK	2	195.00	0	0.00	0	0.00
	SUB-TOTAL	61	864.89	40	214.09	37	361.44
63468	POLICY TYPE						
	PREFERRED FAMILY	1,849	149.48	1,395	83.95	1,222	131.18
	STANDARD FAMILY	205	119.88	153	76.64	136	128.36
	STANDARD RISK	104	276.48	51	126.08	38	209.03
	NONSTANDARD RISK	31	341.03	9	89.33	8	192.88
	JUA	10	361.60	1	168.00	1	375.00
	SUB-TOTAL	2,199	1248.47	1,609	544.00	1,405	1036.44
63469	POLICY TYPE						
	PREFERRED FAMILY	797	143.17	586	76.33	510	121.22
	STANDARD FAMILY	142	137.44	93	83.42	78	135.62
	STANDARD RISK	36	259.97	15	139.73	13	223.38
	NONSTANDARD RISK	10	320.70	2	121.00	3	239.00
	JUA	5	540.60	0	0.00	0	0.00
	SUB-TOTAL	990	1401.88	696	420.48	604	719.22
63470	POLICY TYPE						
	PREFERRED FAMILY	45	128.16	24	67.79	17	124.82
	STANDARD FAMILY	2	154.00	2	67.00	2	103.00
	SUB-TOTAL	47	282.16	26	134.79	19	227.82
63471	POLICY TYPE						
	PREFERRED FAMILY	474	153.74	346	93.06	313	144.88
	STANDARD FAMILY	67	250.93	39	138.54	33	206.76
	STANDARD RISK	17	432.47	4	298.00	4	432.75
	NONSTANDARD RISK	6	384.50	2	150.00	3	176.67
	SUB-TOTAL	564	1221.64	391	679.60	353	961.05
63472	POLICY TYPE						
	PREFERRED FAMILY	262	146.96	170	85.61	147	141.73
	STANDARD FAMILY	46	184.70	24	118.38	19	163.79
	STANDARD RISK	5	314.00	1	98.00	0	0.00
	NONSTANDARD RISK	11	261.73	1	168.00	1	408.00
	SUB-TOTAL	324	907.38	196	469.98	167	713.52
63473	POLICY TYPE						
	PREFERRED FAMILY	270	143.34	201	78.78	170	131.08
	STANDARD FAMILY	40	203.18	26	101.31	21	172.43
	STANDARD RISK	2	266.00	2	79.00	2	168.50
	NONSTANDARD RISK	9	268.56	2	40.50	2	103.50
	SUB-TOTAL	321	881.07	231	299.58	195	575.51

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP 63474	POLICY TYPE						
	PREFERRED FAMILY	474	131.74	305	77.42	254	126.03
	STANDARD FAMILY	57	166.56	49	77.39	42	132.62
	STANDARD RISK	9	234.00	1	188.00	1	293.00
	NONSTANDARD RISK	8	446.38	3	304.67	3	713.00
	JUA	5	378.00	0	0.00	0	0.00
	SUB-TOTAL	553	1356.68	358	647.47	300	1264.65
63501	POLICY TYPE						
	PREFERRED FAMILY	9,584	156.92	6,924	93.03	6,396	144.67
	STANDARD FAMILY	1,294	189.87	860	96.33	797	182.68
	STANDARD RISK	398	341.78	169	166.08	153	302.01
	NONSTANDARD RISK	263	452.97	89	186.30	85	459.81
	JUA	23	818.52	1	32.00	1	99.00
	SUB-TOTAL	11,562	1960.07	8,043	573.74	7,432	1188.17
63530	POLICY TYPE						
	PREFERRED FAMILY	580	145.80	421	76.78	338	126.25
	STANDARD FAMILY	114	152.66	73	72.99	63	136.16
	STANDARD RISK	9	376.78	3	194.67	2	424.00
	NONSTANDARD RISK	7	415.86	3	94.00	3	172.33
	JUA	3	275.00	1	81.00	1	18.00
	SUB-TOTAL	713	1366.09	501	519.44	407	876.75
63531	POLICY TYPE						
	PREFERRED FAMILY	368	144.90	250	83.62	216	125.14
	STANDARD FAMILY	72	145.33	47	73.38	37	132.43
	STANDARD RISK	8	490.13	1	227.00	1	362.00
	NONSTANDARD RISK	8	228.38	1	76.00	1	190.00
	JUA	456	1008.73	299	460.00	255	809.58
	SUB-TOTAL	456	1008.73	299	460.00	255	809.58
63532	POLICY TYPE						
	PREFERRED FAMILY	765	148.72	521	83.34	462	130.62
	STANDARD FAMILY	149	171.82	102	82.14	89	146.04
	STANDARD RISK	18	369.67	4	223.00	3	399.67
	NONSTANDARD RISK	24	350.00	5	163.20	7	361.71
	JUA	2	371.50	1	38.00	1	66.00
	SUB-TOTAL	958	1411.70	633	589.68	562	1104.05
63533	POLICY TYPE						
	PREFERRED FAMILY	505	150.80	330	76.58	287	126.36
	STANDARD FAMILY	54	149.02	27	87.07	25	129.88
	STANDARD RISK	9	405.00	4	210.00	4	375.50
	NONSTANDARD RISK	11	296.55	7	79.71	7	220.14
	JUA	2	212.00	0	0.00	0	0.00
	SUB-TOTAL	581	1213.36	368	453.37	323	851.88
63534	POLICY TYPE						
	PREFERRED FAMILY	580	140.27	417	77.39	348	123.09
	STANDARD FAMILY	79	177.85	49	83.04	44	145.64
	STANDARD RISK	14	422.07	3	222.33	3	370.67
	NONSTANDARD RISK	11	315.64	2	445.00	3	498.67
	JUA	1	290.00	0	0.00	0	0.00
	SUB-TOTAL	685	1385.73	471	1038.80	398	1338.17

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63534		685	1345.83	471	827.76	398	1138.06
63535	POLICY TYPE						
	PREFERRED FAMILY	63	145.29	34	79.47	27	129.22
	STANDARD FAMILY	33	188.73	16	95.69	11	140.91
	STANDARD RISK	2	451.00	2	124.50	2	231.00
	NONSTANDARD RISK	1	85.00	1	45.00	0	0.00
	SUB-TOTAL	99	870.01	53	344.66	40	501.13
63536	POLICY TYPE						
	PREFERRED FAMILY	453	140.13	294	72.77	242	122.00
	STANDARD FAMILY	122	129.57	81	75.23	67	126.45
	STANDARD RISK	27	146.30	12	80.42	7	108.57
	NONSTANDARD RISK	9	363.33	2	271.00	0	0.00
	JUA	3	790.67	0	0.00	0	0.00
	SUB-TOTAL	614	1570.00	389	499.42	316	357.02
63537	POLICY TYPE						
	PREFERRED FAMILY	1,239	152.19	895	86.89	809	126.83
	STANDARD FAMILY	162	140.75	102	103.27	85	162.47
	STANDARD RISK	58	268.07	25	148.16	23	223.61
	NONSTANDARD RISK	25	318.56	8	216.38	7	299.14
	JUA	2	296.50	0	0.00	0	0.00
	SUB-TOTAL	1,486	1176.06	1,030	554.70	924	812.06
63538	POLICY TYPE						
	PREFERRED FAMILY	198	148.14	137	81.50	112	131.28
	STANDARD FAMILY	21	133.52	16	76.06	11	157.18
	STANDARD RISK	8	350.63	0	0.00	0	0.00
	NONSTANDARD RISK	5	290.60	0	0.00	0	0.00
	JUA	1	186.00	0	0.00	0	0.00
	SUB-TOTAL	233	1108.89	153	157.57	123	288.46
63539	POLICY TYPE						
	PREFERRED FAMILY	199	135.65	146	79.74	125	126.69
	STANDARD FAMILY	16	167.88	14	76.07	12	140.67
	STANDARD RISK	9	307.56	1	238.00	1	463.00
	NONSTANDARD RISK	1	394.00	0	0.00	0	0.00
	SUB-TOTAL	225	1005.08	161	393.81	138	730.35
63540	POLICY TYPE						
	PREFERRED FAMILY	99	161.62	55	77.91	47	136.89
	STANDARD FAMILY	5	211.00	2	77.50	2	200.00
	STANDARD RISK	1	610.00	0	0.00	0	0.00
	NONSTANDARD RISK	3	260.33	1	60.00	1	209.00
	JUA	2	1060.00	0	0.00	0	0.00
	SUB-TOTAL	110	2302.95	58	215.41	50	545.89
63541	POLICY TYPE						
	PREFERRED FAMILY	216	140.56	141	77.35	113	127.98
	STANDARD FAMILY	108	130.66	71	75.48	62	118.27
	STANDARD RISK	7	392.43	3	168.67	3	343.00
	NONSTANDARD RISK	4	319.00	1	75.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63541		335	982.65	216	396.50	178	589.26
63543	POLICY TYPE						
	PREFERRED FAMILY	241	129.36	154	69.50	134	109.43
	STANDARD FAMILY	41	152.66	14	83.00	12	155.25
	STANDARD RISK	5	143.00	3	193.33	1	599.00
	NONSTANDARD RISK	4	316.75	0	0.00	0	0.00
	JUA	1	308.00	0	0.00	0	0.00
	SUB-TOTAL	292	1049.77	171	345.83	147	863.68
63544	POLICY TYPE						
	PREFERRED FAMILY	534	135.76	360	84.44	327	127.02
	STANDARD FAMILY	37	153.49	22	76.27	18	132.78
	STANDARD RISK	32	219.50	10	129.80	7	199.57
	NONSTANDARD RISK	5	412.00	0	0.00	0	0.00
	SUB-TOTAL	608	920.75	392	290.51	352	459.37
63545	POLICY TYPE						
	PREFERRED FAMILY	712	140.87	508	85.03	438	130.45
	STANDARD FAMILY	70	193.11	48	124.08	41	267.78
	STANDARD RISK	50	288.88	19	159.47	17	310.65
	NONSTANDARD RISK	20	255.45	7	125.57	6	294.17
	JUA	1	862.00	0	0.00	0	0.00
	SUB-TOTAL	853	1740.32	582	494.15	502	1003.05
63546	POLICY TYPE						
	PREFERRED FAMILY	868	144.74	571	84.75	510	131.09
	STANDARD FAMILY	163	150.42	95	80.57	81	151.46
	STANDARD RISK	26	329.31	3	328.67	2	648.50
	NONSTANDARD RISK	19	277.16	1	171.00	1	402.00
	JUA	5	445.20	1	20.00	1	93.00
	SUB-TOTAL	1,081	1346.82	671	684.98	595	1426.04
63547	POLICY TYPE						
	PREFERRED FAMILY	328	141.59	216	73.31	182	116.36
	STANDARD FAMILY	60	113.82	37	89.19	30	133.47
	STANDARD RISK	17	276.12	5	152.40	5	283.60
	NONSTANDARD RISK	3	759.00	2	185.00	2	489.50
	JUA	2	1408.00	2	170.50	2	302.50
	SUB-TOTAL	410	2698.53	262	670.40	221	1325.42
63548	POLICY TYPE						
	PREFERRED FAMILY	687	152.45	456	91.61	403	142.98
	STANDARD FAMILY	216	134.00	162	79.75	129	131.94
	STANDARD RISK	26	390.77	5	241.20	4	411.25
	NONSTANDARD RISK	8	405.25	6	126.17	6	237.33
	JUA	3	303.00	0	0.00	0	0.00
	SUB-TOTAL	940	1385.47	629	538.73	542	923.50
63549	POLICY TYPE						
	PREFERRED FAMILY	1,537	144.18	1,117	77.60	924	126.73
	STANDARD FAMILY	215	163.19	106	86.22	92	139.02
	STANDARD RISK	31	315.45	11	176.55	10	249.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63549	NONSTANDARD RISK	30	349.90	9	116.33	10	263.20
	JUA	7	687.14	0	0.00	0	0.00
	SUB-TOTAL	1,820	1659.86	1,243	456.70	1,036	778.45
63551	POLICY TYPE						
	PREFERRED FAMILY	278	133.47	161	74.58	132	120.54
	STANDARD FAMILY	87	134.39	46	85.22	40	147.40
	STANDARD RISK	12	292.83	5	148.60	5	189.40
	NONSTANDARD RISK	4	392.00	1	47.00	1	178.00
	JUA	1	254.00	0	0.00	0	0.00
	SUB-TOTAL	382	1206.69	213	355.40	178	635.34
63552	POLICY TYPE						
	PREFERRED FAMILY	4,488	157.77	3,488	89.75	3,127	137.33
	STANDARD FAMILY	926	169.17	622	85.74	536	150.81
	STANDARD RISK	148	346.40	50	168.30	43	310.88
	NONSTANDARD RISK	85	340.28	17	173.94	18	351.50
	JUA	4	386.75	2	221.50	2	689.50
	SUB-TOTAL	5,651	1400.37	4,179	739.23	3,726	1640.02
63555	POLICY TYPE						
	PREFERRED FAMILY	1,759	140.48	1,230	80.85	1,059	126.40
	STANDARD FAMILY	430	137.93	256	80.61	231	140.71
	STANDARD RISK	80	231.34	32	138.75	26	204.08
	NONSTANDARD RISK	48	406.81	16	169.56	18	305.72
	JUA	11	356.55	1	227.00	1	381.00
	SUB-TOTAL	2,328	1273.11	1,535	696.77	1,335	1157.91
63556	POLICY TYPE						
	PREFERRED FAMILY	1,860	144.42	1,325	89.66	1,223	133.32
	STANDARD FAMILY	106	162.12	77	82.79	68	136.62
	STANDARD RISK	143	278.03	42	167.64	40	266.13
	NONSTANDARD RISK	49	384.76	12	155.25	12	311.50
	JUA	5	655.20	1	227.00	1	363.00
	SUB-TOTAL	2,163	1624.53	1,457	722.34	1,344	1210.56
63557	POLICY TYPE						
	PREFERRED FAMILY	200	137.89	155	75.25	126	125.74
	STANDARD FAMILY	63	112.44	49	69.41	39	119.44
	STANDARD RISK	4	400.50	3	291.33	3	514.33
	NONSTANDARD RISK	6	280.83	1	424.00	1	1326.00
	SUB-TOTAL	273	931.66	208	859.99	169	2085.51
63558	POLICY TYPE						
	PREFERRED FAMILY	596	143.04	465	75.38	396	121.76
	STANDARD FAMILY	87	154.44	55	89.93	48	154.00
	STANDARD RISK	17	377.53	5	121.40	4	276.75
	NONSTANDARD RISK	10	243.00	3	109.00	3	248.33
	SUB-TOTAL	710	918.00	528	395.70	451	800.84
63559	POLICY TYPE						
	PREFERRED FAMILY	794	149.21	516	82.54	455	131.74
	STANDARD FAMILY	138	149.06	74	92.55	62	151.66

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ZIP	POLICY TYPE						
63559	STANDARD RISK	24	419.67	3	329.33	3	505.33
	NONSTANDARD RISK	23	338.43	4	173.50	4	293.50
	SUB-TOTAL	979	1056.37	597	677.93	524	1082.23
63560	POLICY TYPE						
	PREFERRED FAMILY	181	129.64	127	79.83	116	117.90
	STANDARD FAMILY	18	106.00	10	34.80	6	80.17
	STANDARD RISK	15	194.07	5	121.80	4	244.50
	NONSTANDARD RISK	3	685.00	0	0.00	0	0.00
	SUB-TOTAL	217	1114.70	142	236.43	126	442.56
63561	POLICY TYPE						
	PREFERRED FAMILY	672	145.57	427	81.91	359	132.99
	STANDARD FAMILY	159	136.18	84	76.38	69	140.91
	STANDARD RISK	19	384.89	4	252.00	3	564.00
	NONSTANDARD RISK	15	322.87	7	148.00	7	391.43
	JUA	1	760.00	0	0.00	0	0.00
	SUB-TOTAL	866	1749.52	522	558.29	438	1229.33
63563	POLICY TYPE						
	PREFERRED FAMILY	291	132.74	153	86.52	133	123.89
	STANDARD FAMILY	48	182.54	21	92.52	17	146.71
	STANDARD RISK	8	168.88	2	17.50	2	41.00
	NONSTANDARD RISK	6	750.50	2	132.00	2	312.00
	SUB-TOTAL	353	1234.66	178	328.55	154	623.59
63565	POLICY TYPE						
	PREFERRED FAMILY	1,787	137.88	1,269	81.14	1,154	123.72
	STANDARD FAMILY	858	130.56	584	83.47	507	134.83
	STANDARD RISK	136	209.33	61	132.25	54	214.93
	NONSTANDARD RISK	51	267.78	8	102.25	6	237.50
	JUA	4	375.25	0	0.00	0	0.00
	SUB-TOTAL	2,836	1120.80	1,922	399.10	1,721	710.97
63566	POLICY TYPE						
	PREFERRED FAMILY	84	135.96	69	76.75	55	125.04
	STANDARD FAMILY	14	131.93	10	59.20	7	126.14
	STANDARD RISK	5	118.20	2	116.50	2	119.00
	SUB-TOTAL	103	386.09	81	252.45	64	370.18
63567	POLICY TYPE						
	PREFERRED FAMILY	68	139.44	32	84.03	26	133.50
	STANDARD FAMILY	40	125.85	20	71.45	14	145.57
	STANDARD RISK	6	194.50	0	0.00	0	0.00
	NONSTANDARD RISK	2	394.50	1	107.00	1	245.00
	SUB-TOTAL	116	854.29	53	262.48	41	524.07
63601	POLICY TYPE						
	PREFERRED FAMILY	6,480	170.01	4,255	102.98	4,067	175.18
	STANDARD FAMILY	1,212	205.74	692	102.66	657	172.94
	STANDARD RISK	414	356.52	143	182.17	143	323.55
	NONSTANDARD RISK	454	330.35	103	151.87	104	350.11
	JUA	21	408.48	4	218.00	4	473.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63601		8,581	1471.09	5,197	757.69	4,975	1494.77
63620	POLICY TYPE						
	PREFERRED FAMILY	690	143.66	418	90.27	404	152.20
	STANDARD FAMILY	147	211.90	73	109.00	66	185.83
	STANDARD RISK	20	298.35	3	165.67	2	512.00
	NONSTANDARD RISK	25	321.20	8	184.63	7	231.86
	JUA	2	174.50	0	0.00	0	0.00
	SUB-TOTAL	884	1149.62	502	549.56	479	1081.89
63621	POLICY TYPE						
	PREFERRED FAMILY	619	154.43	420	87.17	396	150.22
	STANDARD FAMILY	144	204.85	97	86.51	92	170.41
	STANDARD RISK	29	305.31	6	108.50	5	294.40
	NONSTANDARD RISK	27	405.44	8	250.63	8	337.00
	SUB-TOTAL	819	1070.03	531	532.80	501	952.03
63622	POLICY TYPE						
	PREFERRED FAMILY	518	141.31	306	96.07	287	164.07
	STANDARD FAMILY	116	206.44	67	142.15	63	260.30
	STANDARD RISK	34	313.88	9	206.22	9	332.11
	NONSTANDARD RISK	29	323.21	7	162.29	7	235.86
	JUA	1	1161.00	0	0.00	0	0.00
	SUB-TOTAL	698	2145.84	389	606.73	366	992.34
63623	POLICY TYPE						
	PREFERRED FAMILY	466	146.88	285	87.42	262	158.42
	STANDARD FAMILY	98	265.12	43	133.23	40	225.55
	STANDARD RISK	13	313.92	1	405.00	0	0.00
	NONSTANDARD RISK	30	327.80	12	143.58	12	304.42
	SUB-TOTAL	607	1053.73	341	769.24	314	688.39
63624	POLICY TYPE						
	PREFERRED FAMILY	1,592	167.55	980	96.68	910	168.99
	STANDARD FAMILY	239	185.40	120	79.53	111	150.41
	STANDARD RISK	112	312.92	28	129.50	27	261.26
	NONSTANDARD RISK	76	325.55	14	197.64	14	281.07
	SUB-TOTAL	2,019	991.42	1,142	503.35	1,062	861.73
63625	POLICY TYPE						
	PREFERRED FAMILY	326	161.45	208	92.79	192	158.25
	STANDARD FAMILY	64	248.83	24	117.42	22	235.68
	STANDARD RISK	4	417.25	0	0.00	0	0.00
	NONSTANDARD RISK	12	676.67	4	164.25	4	853.25
	JUA	2	817.00	0	0.00	0	0.00
	SUB-TOTAL	408	2321.19	236	374.46	218	1247.18
63626	POLICY TYPE						
	PREFERRED FAMILY	159	183.38	93	102.11	86	185.03
	STANDARD FAMILY	41	244.44	14	85.21	14	195.71
	STANDARD RISK	14	335.71	3	163.33	3	425.33
	NONSTANDARD RISK	29	290.24	9	187.33	9	446.00
	JUA	2	412.50	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63626		245	1466.27	119	537.99	112	1252.08
63627	POLICY TYPE						
	PREFERRED FAMILY	1,425	169.02	1,015	85.84	936	159.45
	STANDARD FAMILY	162	349.72	74	157.26	72	210.96
	STANDARD RISK	76	341.57	29	147.97	26	352.23
	NONSTANDARD RISK	38	358.82	13	94.62	13	252.54
	JUA	3	250.33	0	0.00	0	0.00
	SUB-TOTAL	1,704	1469.45	1,131	485.68	1,047	975.17
63628	POLICY TYPE						
	PREFERRED FAMILY	5,247	171.56	3,528	102.87	3,395	176.65
	STANDARD FAMILY	839	200.60	477	98.07	462	173.53
	STANDARD RISK	223	331.31	102	143.52	92	300.00
	NONSTANDARD RISK	287	307.15	74	188.11	74	356.34
	JUA	13	550.00	0	0.00	0	0.00
	SUB-TOTAL	6,609	1560.63	4,181	532.57	4,023	1006.52
63629	POLICY TYPE						
	PREFERRED FAMILY	644	154.04	384	87.02	371	151.97
	STANDARD FAMILY	158	187.72	78	62.46	75	122.17
	STANDARD RISK	27	247.70	13	118.31	11	265.45
	NONSTANDARD RISK	18	389.28	6	144.00	6	243.83
	JUA	1	296.00	1	155.00	1	267.00
	SUB-TOTAL	848	1274.74	482	566.79	464	1050.43
63630	POLICY TYPE						
	PREFERRED FAMILY	1,187	169.37	640	101.44	617	175.90
	STANDARD FAMILY	356	242.81	189	123.24	185	205.85
	STANDARD RISK	176	280.78	42	152.62	41	301.59
	NONSTANDARD RISK	161	355.28	39	181.00	39	416.72
	JUA	4	529.25	0	0.00	0	0.00
	SUB-TOTAL	1,884	1577.49	910	558.30	882	1100.06
63631	POLICY TYPE						
	PREFERRED FAMILY	424	152.96	265	104.89	254	167.93
	STANDARD FAMILY	97	201.23	62	103.37	57	179.53
	STANDARD RISK	32	196.75	7	124.14	7	220.43
	NONSTANDARD RISK	23	390.35	5	211.20	5	298.00
	SUB-TOTAL	576	941.28	339	543.60	323	865.88
63632	POLICY TYPE						
	PREFERRED FAMILY	21	146.14	11	108.00	10	187.70
	STANDARD FAMILY	12	275.25	3	82.67	3	169.33
	NONSTANDARD RISK	1	498.00	1	171.00	1	400.00
	SUB-TOTAL	34	919.39	15	361.67	14	757.03
63633	POLICY TYPE						
	PREFERRED FAMILY	332	150.77	187	84.97	170	149.34
	STANDARD FAMILY	60	244.98	35	112.11	30	238.87
	STANDARD RISK	16	244.75	4	113.75	2	333.50
	NONSTANDARD RISK	7	425.71	3	55.67	3	101.67
	JUA	1	19.00	0	0.00	0	0.00

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ZIP	SUB-TOTAL						
63633		416	1085.21	229	366.50	205	823.37
63634	POLICY TYPE						
	PREFERRED FAMILY	1	100.00	1	88.00	1	119.00
	STANDARD FAMILY	2	272.00	0	0.00	0	0.00
	SUB-TOTAL	3	372.00	1	88.00	1	119.00
63636	POLICY TYPE						
	PREFERRED FAMILY	306	141.86	173	80.72	161	143.18
	STANDARD FAMILY	77	187.74	42	81.55	41	140.85
	STANDARD RISK	13	345.62	1	191.00	1	264.00
	NONSTANDARD RISK	13	266.23	4	70.50	4	177.50
	JUA	1	192.00	0	0.00	0	0.00
	SUB-TOTAL	410	1133.45	220	423.76	207	725.53
63637	POLICY TYPE						
	PREFERRED FAMILY	351	173.43	227	94.25	215	163.60
	STANDARD FAMILY	83	212.65	55	82.84	51	140.90
	STANDARD RISK	65	240.14	20	128.35	20	259.30
	NONSTANDARD RISK	28	389.07	8	224.63	8	479.25
	JUA	3	286.00	0	0.00	0	0.00
	SUB-TOTAL	530	1301.29	310	530.06	294	1043.05
63638	POLICY TYPE						
	PREFERRED FAMILY	1,431	153.28	984	89.75	915	148.14
	STANDARD FAMILY	332	239.88	193	131.72	181	194.62
	STANDARD RISK	33	358.67	12	189.75	10	356.20
	NONSTANDARD RISK	50	327.86	20	165.25	19	319.26
	JUA	7	549.71	3	125.00	3	294.00
	SUB-TOTAL	1,853	1629.40	1,212	701.47	1,128	1312.23
63639	POLICY TYPE						
	PREFERRED FAMILY	147	112.46	70	113.54	65	176.95
	STANDARD FAMILY	87	143.66	43	77.23	36	136.72
	STANDARD RISK	7	104.00	1	29.00	1	53.00
	NONSTANDARD RISK	1	592.00	0	0.00	0	0.00
	SUB-TOTAL	242	952.11	114	219.78	102	366.68
63640	POLICY TYPE						
	PREFERRED FAMILY	8,405	173.70	6,130	102.97	5,815	173.43
	STANDARD FAMILY	1,578	214.29	1,012	113.25	960	192.04
	STANDARD RISK	356	378.53	181	191.27	177	337.60
	NONSTANDARD RISK	388	355.41	108	170.18	104	400.78
	JUA	29	740.34	4	168.75	4	527.00
	SUB-TOTAL	10,756	1862.26	7,435	746.41	7,060	1630.85
63644	POLICY TYPE						
	PREFERRED FAMILY	24	124.42	10	87.00	10	162.20
	STANDARD FAMILY	2	153.50	2	50.50	2	141.50
	STANDARD RISK	1	606.00	0	0.00	0	0.00
	SUB-TOTAL	27	883.92	12	137.50	12	303.70
63645	POLICY TYPE						
	PREFERRED FAMILY	4,666	148.92	3,104	85.09	2,937	145.41

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ZIP	POLICY TYPE						
63645	STANDARD FAMILY	1,443	189.70	793	96.04	767	169.11
	STANDARD RISK	132	316.11	43	147.51	41	305.07
	NONSTANDARD RISK	229	358.96	52	150.81	55	325.80
	JUA	17	577.35	1	209.00	1	559.00
	SUB-TOTAL	6,487	1591.04	3,993	688.45	3,801	1504.39
63646	POLICY TYPE						
	PREFERRED FAMILY	33	146.76	19	93.74	16	167.31
	STANDARD FAMILY	11	232.91	1	246.00	1	488.00
	NONSTANDARD RISK	8	237.63	1	153.00	1	176.00
	SUB-TOTAL	52	617.29	21	492.74	18	831.31
63648	POLICY TYPE						
	PREFERRED FAMILY	574	164.01	351	102.43	324	181.67
	STANDARD FAMILY	146	200.13	78	75.08	72	137.49
	STANDARD RISK	52	309.40	17	169.88	17	366.18
	NONSTANDARD RISK	44	340.43	13	186.69	13	277.38
	SUB-TOTAL	816	1013.98	459	534.08	426	962.71
63649	POLICY TYPE						
	NONSTANDARD RISK	1	67.00	0	0.00	0	0.00
	SUB-TOTAL	1	67.00	0	0.00	0	0.00
63650	POLICY TYPE						
	PREFERRED FAMILY	1,985	156.65	1,325	86.74	1,242	150.33
	STANDARD FAMILY	425	212.02	250	102.89	238	186.85
	STANDARD RISK	110	300.87	33	147.24	30	316.80
	NONSTANDARD RISK	112	330.21	27	216.63	27	315.11
	JUA	3	332.33	0	0.00	0	0.00
	SUB-TOTAL	2,635	1332.08	1,635	553.50	1,537	969.09
63651	POLICY TYPE						
	PREFERRED FAMILY	27	182.85	18	84.83	14	163.57
	STANDARD FAMILY	6	185.83	3	62.33	3	115.67
	STANDARD RISK	8	100.13	3	73.67	3	109.67
	NONSTANDARD RISK	4	430.00	3	161.67	3	398.67
	SUB-TOTAL	45	898.81	27	382.50	23	787.57
63653	POLICY TYPE						
	PREFERRED FAMILY	496	174.23	310	97.63	293	168.06
	STANDARD FAMILY	101	170.86	52	93.23	46	179.72
	STANDARD RISK	47	311.98	13	145.23	13	284.77
	NONSTANDARD RISK	39	288.03	10	213.60	10	318.20
	SUB-TOTAL	683	945.09	385	549.69	362	950.75
63654	POLICY TYPE						
	PREFERRED FAMILY	399	153.08	236	94.60	229	152.81
	STANDARD FAMILY	77	197.14	44	94.82	44	177.80
	STANDARD RISK	8	387.75	1	200.00	1	634.00
	NONSTANDARD RISK	11	372.18	4	126.50	5	181.20
	JUA	2	915.50	0	0.00	0	0.00
	SUB-TOTAL	497	2025.65	285	515.92	279	1145.80

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63655	PREFERRED FAMILY	631	151.45	387	86.30	362	147.61
	STANDARD FAMILY	228	183.82	106	98.44	97	169.80
	STANDARD RISK	20	355.30	3	156.00	3	358.00
	NONSTANDARD RISK	29	276.93	8	157.63	8	317.38
	SUB-TOTAL	908	967.51	504	498.37	470	992.79
63656	POLICY TYPE						
	PREFERRED FAMILY	285	148.65	145	87.76	132	150.39
	STANDARD FAMILY	61	214.70	30	102.93	29	123.03
	STANDARD RISK	8	214.63	3	94.00	3	165.33
	NONSTANDARD RISK	10	323.60	4	184.00	4	252.25
	SUB-TOTAL	364	901.58	182	468.69	168	691.01
63658	POLICY TYPE						
	PREFERRED FAMILY	1	73.00	0	0.00	0	0.00
	STANDARD FAMILY	1	167.00	0	0.00	0	0.00
	SUB-TOTAL	2	240.00	0	0.00	0	0.00
63659	POLICY TYPE						
	PREFERRED FAMILY	4	137.25	3	74.67	3	128.33
	SUB-TOTAL	4	137.25	3	74.67	3	128.33
63660	POLICY TYPE						
	PREFERRED FAMILY	1,078	152.80	595	97.83	561	176.73
	STANDARD FAMILY	255	230.05	117	104.04	114	194.70
	STANDARD RISK	172	293.12	24	199.71	24	358.29
	NONSTANDARD RISK	117	358.73	30	168.93	30	413.27
	JUA	27	1385.70	1	128.00	1	396.00
	SUB-TOTAL	1,649	2420.40	767	698.52	730	1538.99
63661	POLICY TYPE						
	PREFERRED FAMILY	28	173.79	22	72.00	20	129.35
	STANDARD FAMILY	3	232.67	2	144.00	2	248.00
	SUB-TOTAL	31	406.45	24	216.00	22	377.35
63662	POLICY TYPE						
	PREFERRED FAMILY	521	144.08	355	82.57	312	146.48
	STANDARD FAMILY	176	195.77	105	115.93	95	214.85
	STANDARD RISK	16	338.88	5	334.20	5	680.20
	NONSTANDARD RISK	20	336.35	4	299.25	4	580.75
	JUA	1	274.00	0	0.00	0	0.00
	SUB-TOTAL	734	1289.08	469	831.95	416	1622.28
63663	POLICY TYPE						
	PREFERRED FAMILY	354	158.13	255	83.19	237	148.81
	STANDARD FAMILY	77	211.61	47	115.26	47	184.60
	STANDARD RISK	20	232.40	10	109.00	7	287.71
	NONSTANDARD RISK	28	298.07	5	153.00	5	276.20
	JUA	1	301.00	0	0.00	0	0.00
	SUB-TOTAL	480	1201.21	317	460.45	296	897.32
63664	POLICY TYPE						
	PREFERRED FAMILY	3,547	150.76	2,131	105.33	2,019	178.37
	STANDARD FAMILY	947	218.91	525	104.96	496	190.79

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63664	STANDARD RISK	337	292.33	87	156.60	82	317.78
	NONSTANDARD RISK	274	350.59	67	171.49	64	368.39
	JUA	15	477.07	1	75.00	1	230.00
	SUB-TOTAL	5,120	1489.66	2,811	613.38	2,662	1285.33
63665	POLICY TYPE						
	PREFERRED FAMILY	135	142.90	89	76.33	78	140.68
	STANDARD FAMILY	26	208.23	19	112.79	18	165.94
	STANDARD RISK	11	240.91	4	128.25	4	214.25
	NONSTANDARD RISK	5	264.00	2	63.00	2	112.50
	SUB-TOTAL	177	856.04	114	380.37	102	633.37
63666	POLICY TYPE						
	PREFERRED FAMILY	25	175.96	8	104.50	8	162.25
	STANDARD FAMILY	17	240.00	2	46.50	2	210.00
	NONSTANDARD RISK	5	234.60	2	35.00	2	92.50
	SUB-TOTAL	47	650.56	12	186.00	12	464.75
63670	POLICY TYPE						
	PREFERRED FAMILY	6,835	166.33	5,017	84.88	4,653	153.31
	STANDARD FAMILY	632	299.59	307	134.38	294	204.29
	STANDARD RISK	196	408.58	77	166.82	70	341.10
	NONSTANDARD RISK	130	355.05	46	154.17	46	356.28
	JUA	9	638.00	3	154.33	3	281.33
	SUB-TOTAL	7,802	1867.55	5,450	694.59	5,066	1336.32
63673	POLICY TYPE						
	PREFERRED FAMILY	1,166	163.28	821	79.53	753	146.14
	STANDARD FAMILY	159	278.79	74	127.92	67	205.85
	STANDARD RISK	52	285.44	20	177.95	17	359.12
	NONSTANDARD RISK	39	296.10	13	140.38	11	381.73
	JUA	2	535.50	0	0.00	0	0.00
	SUB-TOTAL	1,418	1559.12	928	525.78	848	1092.84
63674	POLICY TYPE						
	PREFERRED FAMILY	36	182.58	19	129.53	19	189.74
	STANDARD FAMILY	20	246.15	8	107.50	8	208.75
	STANDARD RISK	9	366.00	1	312.00	1	524.00
	SUB-TOTAL	65	794.73	28	549.03	28	922.49
63675	POLICY TYPE						
	PREFERRED FAMILY	95	142.42	55	91.71	51	156.10
	STANDARD FAMILY	10	222.50	3	59.00	3	102.67
	STANDARD RISK	4	402.00	1	331.00	1	468.00
	NONSTANDARD RISK	5	248.20	0	0.00	0	0.00
	SUB-TOTAL	114	1015.12	59	481.71	55	726.76
63676	POLICY TYPE						
	PREFERRED FAMILY	19	141.37	15	77.93	14	150.00
	STANDARD RISK	6	89.00	4	99.75	4	159.50
	NONSTANDARD RISK	1	276.00	0	0.00	0	0.00
	SUB-TOTAL	26	506.37	19	177.68	18	309.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63680	STANDARD RISK	3	147.67	3	58.33	2	93.00
	SUB-TOTAL	3	147.67	3	58.33	2	93.00
63701	POLICY TYPE						
	PREFERRED FAMILY	18,931	155.72	13,771	91.04	13,255	157.73
	STANDARD FAMILY	3,823	228.81	2,440	110.90	2,359	187.69
	STANDARD RISK	873	344.67	485	159.27	485	286.62
	NONSTANDARD RISK	867	385.96	185	184.80	187	417.01
	JUA	53	608.00	10	283.00	10	517.90
	SUB-TOTAL	24,547	1723.15	16,891	829.00	16,296	1566.94
63702	POLICY TYPE						
	PREFERRED FAMILY	225	173.57	184	114.58	175	182.54
	STANDARD FAMILY	57	242.37	38	116.00	37	205.38
	STANDARD RISK	12	101.42	3	134.67	3	307.00
	NONSTANDARD RISK	10	387.50	4	180.50	4	465.75
	JUA	7	426.29	1	195.00	1	319.00
	SUB-TOTAL	311	1331.14	230	740.74	220	1479.67
63730	POLICY TYPE						
	PREFERRED FAMILY	1,536	146.02	1,021	86.86	980	136.25
	STANDARD FAMILY	511	176.27	266	87.16	242	151.57
	STANDARD RISK	34	359.15	12	186.75	12	387.83
	NONSTANDARD RISK	73	322.40	12	210.00	13	413.38
	JUA	4	400.50	0	0.00	0	0.00
	SUB-TOTAL	2,158	1404.33	1,311	570.77	1,247	1089.04
63732	POLICY TYPE						
	PREFERRED FAMILY	411	150.48	306	78.91	254	143.06
	STANDARD FAMILY	40	247.20	22	113.64	20	194.25
	STANDARD RISK	7	414.71	4	216.50	3	495.00
	NONSTANDARD RISK	4	357.00	3	97.33	3	216.33
	SUB-TOTAL	462	1169.40	335	506.38	280	1048.64
63733	POLICY TYPE						
	PREFERRED FAMILY	32	153.63	20	104.60	18	179.33
	STANDARD FAMILY	9	200.78	6	162.33	5	162.40
	NONSTANDARD RISK	3	172.67	1	286.00	1	192.00
	SUB-TOTAL	44	527.07	27	552.93	24	533.73
63735	POLICY TYPE						
	PREFERRED FAMILY	412	154.66	284	89.67	279	144.86
	STANDARD FAMILY	101	195.44	64	126.09	59	186.49
	STANDARD RISK	19	237.21	7	148.57	8	224.63
	NONSTANDARD RISK	27	398.07	7	89.14	6	150.17
	JUA	3	383.67	0	0.00	0	0.00
	SUB-TOTAL	562	1369.05	362	453.47	352	706.14
63736	POLICY TYPE						
	PREFERRED FAMILY	1,272	155.31	848	88.06	818	147.94
	STANDARD FAMILY	223	231.91	124	106.94	121	173.55
	STANDARD RISK	125	163.51	59	100.19	61	168.13
	NONSTANDARD RISK	74	370.42	22	209.64	23	380.43

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63736	JUA	1	307.00	0	0.00	0	0.00
	SUB-TOTAL	1,695	1228.15	1,053	504.82	1,023	870.05
63737	POLICY TYPE						
	PREFERRED FAMILY	37	151.38	24	79.92	22	135.82
	STANDARD FAMILY	4	148.50	4	49.50	3	67.33
	NONSTANDARD RISK	2	437.50	0	0.00	0	0.00
	SUB-TOTAL	43	737.38	28	129.42	25	203.15
63738	POLICY TYPE						
	PREFERRED FAMILY	35	153.63	26	82.38	26	124.85
	STANDARD FAMILY	15	211.07	6	78.00	4	159.75
	STANDARD RISK	2	259.50	1	60.00	0	0.00
	NONSTANDARD RISK	3	456.33	1	322.00	1	164.00
	JUA	3	316.67	0	0.00	0	0.00
	SUB-TOTAL	58	1397.20	34	542.38	31	448.60
63739	POLICY TYPE						
	PREFERRED FAMILY	324	144.39	206	81.12	187	141.68
	STANDARD FAMILY	109	179.98	80	97.78	68	145.72
	STANDARD RISK	7	420.57	1	410.00	0	0.00
	NONSTANDARD RISK	16	508.69	3	90.33	3	294.33
	SUB-TOTAL	456	1253.63	290	679.22	258	581.74
63740	POLICY TYPE						
	PREFERRED FAMILY	2,786	154.88	1,771	82.61	1,679	141.48
	STANDARD FAMILY	372	198.30	189	95.27	177	153.21
	STANDARD RISK	129	226.09	52	93.67	49	174.18
	NONSTANDARD RISK	105	361.59	25	126.16	26	270.58
	JUA	7	425.43	0	0.00	0	0.00
	SUB-TOTAL	3,399	1366.29	2,037	397.71	1,931	739.46
63742	POLICY TYPE						
	PREFERRED FAMILY	95	136.91	61	89.74	59	155.80
	STANDARD FAMILY	26	162.73	11	89.82	11	122.55
	STANDARD RISK	12	191.25	5	99.20	5	129.20
	NONSTANDARD RISK	8	330.75	3	102.33	3	130.33
	JUA	2	459.50	0	0.00	0	0.00
	SUB-TOTAL	143	1281.14	80	381.09	78	537.88
63743	POLICY TYPE						
	PREFERRED FAMILY	53	146.13	32	85.50	28	145.82
	STANDARD FAMILY	15	182.13	4	75.75	4	144.00
	STANDARD RISK	1	19.00	1	5.00	1	13.00
	NONSTANDARD RISK	1	815.00	0	0.00	0	0.00
	SUB-TOTAL	70	1162.27	37	166.25	33	302.82
63744	POLICY TYPE						
	PREFERRED FAMILY	300	162.78	189	88.96	174	156.78
	STANDARD FAMILY	52	221.23	22	149.09	20	182.30
	STANDARD RISK	13	360.31	3	117.00	3	310.33
	NONSTANDARD RISK	19	313.84	6	87.17	6	244.50
	JUA	1	473.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63744		385	1531.16	220	442.22	203	893.91
63745	POLICY TYPE						
	PREFERRED FAMILY	59	144.64	42	78.52	40	140.03
	STANDARD FAMILY	19	111.37	5	55.40	4	122.50
	STANDARD RISK	2	399.50	0	0.00	0	0.00
	NONSTANDARD RISK	6	335.00	1	263.00	1	575.00
	SUB-TOTAL	86	990.51	48	396.92	45	837.53
63746	POLICY TYPE						
	PREFERRED FAMILY	32	162.88	25	84.32	24	143.71
	STANDARD FAMILY	3	143.67	3	36.33	2	116.50
	STANDARD RISK	1	280.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	553.00	0	0.00	0	0.00
	SUB-TOTAL	37	1139.54	28	120.65	26	260.21
63747	POLICY TYPE						
	PREFERRED FAMILY	187	144.55	127	75.29	115	137.53
	STANDARD FAMILY	51	154.25	29	89.79	27	129.59
	STANDARD RISK	16	278.88	5	130.00	5	213.20
	NONSTANDARD RISK	7	448.57	1	255.00	1	727.00
	SUB-TOTAL	261	1026.25	162	550.08	148	1207.32
63748	POLICY TYPE						
	PREFERRED FAMILY	613	152.70	429	79.66	370	143.20
	STANDARD FAMILY	79	191.30	45	103.69	40	162.90
	STANDARD RISK	1	1007.00	0	0.00	0	0.00
	NONSTANDARD RISK	12	339.42	3	81.00	2	179.00
	SUB-TOTAL	705	1690.43	477	264.35	412	485.10
63750	POLICY TYPE						
	PREFERRED FAMILY	67	160.93	30	90.37	29	163.72
	STANDARD FAMILY	23	210.74	12	92.58	9	177.44
	NONSTANDARD RISK	4	361.75	1	158.00	1	362.00
	SUB-TOTAL	94	733.41	43	340.95	39	703.17
63751	POLICY TYPE						
	PREFERRED FAMILY	418	141.68	230	84.66	217	143.68
	STANDARD FAMILY	109	223.71	52	142.31	49	227.55
	STANDARD RISK	21	160.71	6	131.17	4	252.25
	NONSTANDARD RISK	29	362.00	6	157.67	6	325.00
	JUA	3	381.67	0	0.00	0	0.00
	SUB-TOTAL	580	1269.77	294	515.80	276	948.48
63752	POLICY TYPE						
	PREFERRED FAMILY	503	144.12	341	78.40	319	144.67
	STANDARD FAMILY	99	199.09	69	92.16	68	153.26
	STANDARD RISK	10	348.10	3	256.00	3	615.67
	NONSTANDARD RISK	12	288.75	3	209.33	3	462.33
	SUB-TOTAL	624	980.06	416	635.89	393	1375.93
63753	POLICY TYPE						
	PREFERRED FAMILY	166	128.34	89	83.44	81	143.04
	STANDARD FAMILY	44	170.09	21	85.67	21	146.57

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63753	NONSTANDARD RISK	2	358.00	1	122.00	1	230.00
	SUB-TOTAL	212	656.43	111	291.10	103	519.61
63754	POLICY TYPE						
	PREFERRED FAMILY	51	133.75	32	80.31	31	120.74
	STANDARD FAMILY	9	186.11	4	60.00	2	219.50
	SUB-TOTAL	60	319.86	36	140.31	33	340.24
63755	POLICY TYPE						
	PREFERRED FAMILY	8,934	153.28	6,433	86.43	6,124	150.28
	STANDARD FAMILY	2,094	201.45	1,381	101.14	1,276	171.21
	STANDARD RISK	288	291.98	131	142.65	116	275.03
	NONSTANDARD RISK	323	365.15	82	175.26	86	342.77
	JUA	11	507.73	2	213.50	2	526.00
	SUB-TOTAL	11,650	1519.58	8,029	718.97	7,604	1465.30
63758	POLICY TYPE						
	PREFERRED FAMILY	281	142.42	203	85.65	190	142.46
	STANDARD FAMILY	43	268.35	27	93.00	25	148.32
	STANDARD RISK	54	118.39	28	88.61	28	121.54
	NONSTANDARD RISK	19	350.42	4	139.50	4	370.00
	SUB-TOTAL	397	879.58	262	406.76	247	782.31
63759	POLICY TYPE						
	PREFERRED FAMILY	4	93.50	3	62.33	3	88.67
	STANDARD FAMILY	4	157.00	3	76.33	3	146.67
	SUB-TOTAL	8	250.50	6	138.67	6	235.33
63760	POLICY TYPE						
	PREFERRED FAMILY	292	147.47	183	82.44	174	144.49
	STANDARD FAMILY	69	227.87	34	121.29	32	183.44
	STANDARD RISK	3	524.00	1	198.00	1	463.00
	NONSTANDARD RISK	7	251.43	0	0.00	0	0.00
	JUA	1	403.00	0	0.00	0	0.00
	SUB-TOTAL	372	1553.77	218	401.73	207	790.93
63762	POLICY TYPE						
	PREFERRED FAMILY	751	145.28	468	77.84	432	140.35
	STANDARD FAMILY	281	160.22	142	74.18	130	145.62
	STANDARD RISK	13	297.85	3	218.67	3	341.67
	NONSTANDARD RISK	48	302.67	9	142.56	8	298.88
	JUA	2	526.50	0	0.00	0	0.00
	SUB-TOTAL	1,095	1432.51	622	513.24	573	926.52
63763	POLICY TYPE						
	PREFERRED FAMILY	94	122.37	51	94.92	52	151.56
	STANDARD FAMILY	21	314.14	5	111.20	5	207.60
	STANDARD RISK	2	299.00	1	208.00	1	428.00
	NONSTANDARD RISK	5	404.40	1	90.00	1	257.00
	JUA	3	363.67	1	230.00	1	500.00
	SUB-TOTAL	125	1503.58	59	734.12	60	1544.16
63764	POLICY TYPE						
	PREFERRED FAMILY	1,683	142.70	1,041	82.45	969	147.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63764	STANDARD FAMILY	451	194.14	228	94.93	209	164.43
	STANDARD RISK	15	294.40	3	154.00	3	261.67
	NONSTANDARD RISK	87	372.24	16	168.25	16	403.19
	JUA	3	234.67	1	156.00	1	227.00
	SUB-TOTAL	2,239	1238.14	1,289	655.63	1,198	1203.29
63765	POLICY TYPE						
	PREFERRED FAMILY	23	151.04	12	45.75	10	104.20
	STANDARD FAMILY	5	236.60	2	141.00	2	92.50
	STANDARD RISK	7	158.14	5	104.20	5	159.40
	NONSTANDARD RISK	1	29.00	0	0.00	0	0.00
	SUB-TOTAL	36	574.79	19	290.95	17	356.10
63766	POLICY TYPE						
	PREFERRED FAMILY	542	152.56	330	86.49	306	150.70
	STANDARD FAMILY	186	182.95	111	100.82	105	162.10
	STANDARD RISK	14	299.57	4	234.75	4	451.50
	NONSTANDARD RISK	26	347.42	7	289.14	9	292.78
	SUB-TOTAL	768	982.51	452	711.21	424	1057.09
63767	POLICY TYPE						
	PREFERRED FAMILY	330	166.16	222	88.27	218	155.32
	STANDARD FAMILY	54	204.76	34	92.21	32	164.72
	STANDARD RISK	37	157.16	9	137.44	8	286.13
	NONSTANDARD RISK	18	375.67	3	146.00	3	265.67
	JUA	1	338.00	0	0.00	0	0.00
	SUB-TOTAL	440	1241.75	268	463.92	261	871.83
63768	POLICY TYPE						
	PREFERRED FAMILY	71	141.44	54	82.41	50	145.62
	STANDARD FAMILY	11	270.00	6	81.67	6	138.50
	STANDARD RISK	1	514.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	862.00	0	0.00	0	0.00
	SUB-TOTAL	84	1787.44	60	164.07	56	284.12
63769	POLICY TYPE						
	PREFERRED FAMILY	647	144.19	438	77.21	400	142.84
	STANDARD FAMILY	257	207.99	140	94.35	131	149.56
	STANDARD RISK	13	335.46	6	145.33	6	258.50
	NONSTANDARD RISK	14	400.43	3	153.33	3	322.33
	JUA	2	497.00	0	0.00	0	0.00
	SUB-TOTAL	933	1585.07	587	470.23	540	873.24
63770	POLICY TYPE						
	PREFERRED FAMILY	105	159.18	69	75.78	64	142.59
	STANDARD FAMILY	19	416.68	5	138.20	5	242.60
	STANDARD RISK	9	163.11	5	117.20	5	232.00
	NONSTANDARD RISK	2	298.00	1	100.00	1	232.00
	SUB-TOTAL	135	1036.98	80	431.18	75	849.19
63771	POLICY TYPE						
	PREFERRED FAMILY	1,409	154.46	902	87.42	862	147.11
	STANDARD FAMILY	390	208.64	242	101.15	219	178.05

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63771	STANDARD RISK	64	241.09	26	150.54	24	280.33
	NONSTANDARD RISK	85	358.71	24	194.42	21	432.57
	JUA	5	370.60	0	0.00	0	0.00
	SUB-TOTAL	1,953	1333.51	1,194	533.53	1,126	1038.06
63772	POLICY TYPE						
	PREFERRED FAMILY	32	168.16	25	104.04	25	151.60
	STANDARD FAMILY	22	180.05	18	66.72	14	115.43
	SUB-TOTAL	54	348.20	43	170.76	39	267.03
63774	POLICY TYPE						
	PREFERRED FAMILY	77	181.43	46	89.89	45	144.51
	STANDARD FAMILY	23	181.57	11	77.36	11	128.55
	STANDARD RISK	2	114.00	0	0.00	0	0.00
	NONSTANDARD RISK	42	80.00	28	46.71	29	100.48
	SUB-TOTAL	144	556.99	85	213.97	85	373.54
63775	POLICY TYPE						
	PREFERRED FAMILY	8,575	145.53	5,911	79.95	5,479	141.85
	STANDARD FAMILY	1,422	275.19	704	138.52	670	200.70
	STANDARD RISK	272	267.25	139	127.63	133	234.76
	NONSTANDARD RISK	309	342.45	79	172.53	82	341.70
	JUA	18	1316.00	0	0.00	0	0.00
	SUB-TOTAL	10,596	2346.43	6,833	518.64	6,364	919.01
63776	POLICY TYPE						
	PREFERRED FAMILY	20	151.50	18	74.33	16	160.81
	STANDARD FAMILY	5	242.60	1	214.00	1	360.00
	SUB-TOTAL	25	394.10	19	288.33	17	520.81
63779	POLICY TYPE						
	PREFERRED FAMILY	49	145.35	35	81.74	34	159.03
	STANDARD FAMILY	12	222.50	1	122.00	1	245.00
	STANDARD RISK	2	519.50	0	0.00	0	0.00
	NONSTANDARD RISK	6	391.83	0	0.00	0	0.00
	SUB-TOTAL	69	1279.18	36	203.74	35	404.03
63780	POLICY TYPE						
	PREFERRED FAMILY	3,120	149.97	2,102	87.13	2,043	143.56
	STANDARD FAMILY	581	246.65	274	107.84	268	173.20
	STANDARD RISK	389	144.83	211	95.43	214	150.59
	NONSTANDARD RISK	174	365.29	25	209.92	25	418.72
	JUA	2	384.50	0	0.00	0	0.00
	SUB-TOTAL	4,266	1291.24	2,612	500.32	2,550	886.08
63781	POLICY TYPE						
	PREFERRED FAMILY	569	136.40	380	86.67	348	150.41
	STANDARD FAMILY	154	157.25	87	76.29	81	129.56
	STANDARD RISK	19	295.32	11	138.36	7	320.29
	NONSTANDARD RISK	21	354.48	3	468.33	3	321.67
	SUB-TOTAL	763	943.44	481	769.66	439	921.92
63782	POLICY TYPE						
	PREFERRED FAMILY	105	131.31	51	92.49	47	153.40

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63782	STANDARD FAMILY	32	202.19	14	78.86	14	187.43
	NONSTANDARD RISK	7	358.43	0	0.00	0	0.00
	JUA	1	345.00	0	0.00	0	0.00
	SUB-TOTAL	145	1036.93	65	171.35	61	340.83
63783	POLICY TYPE						
	PREFERRED FAMILY	159	149.38	109	82.46	101	141.98
	STANDARD FAMILY	6	196.50	2	185.50	2	394.00
	STANDARD RISK	4	102.50	0	0.00	0	0.00
	NONSTANDARD RISK	4	309.25	1	55.00	1	126.00
	SUB-TOTAL	173	757.63	112	322.96	104	661.98
63784	POLICY TYPE						
	PREFERRED FAMILY	146	151.37	91	81.95	90	141.67
	STANDARD FAMILY	40	193.15	27	102.93	24	150.75
	STANDARD RISK	14	265.93	5	114.00	5	271.20
	NONSTANDARD RISK	13	261.69	2	190.00	2	420.00
	SUB-TOTAL	213	872.14	125	488.87	121	983.62
63785	POLICY TYPE						
	PREFERRED FAMILY	510	142.20	304	80.57	282	143.67
	STANDARD FAMILY	146	180.43	70	68.44	63	143.30
	STANDARD RISK	11	359.82	3	204.00	3	400.67
	NONSTANDARD RISK	14	459.79	5	210.60	7	403.57
	JUA	1	589.00	0	0.00	0	0.00
	SUB-TOTAL	682	1731.23	382	563.62	355	1091.21
63786	POLICY TYPE						
	PREFERRED FAMILY	56	146.54	37	89.92	32	171.00
	STANDARD FAMILY	6	145.50	5	85.60	3	170.33
	STANDARD RISK	1	797.00	1	427.00	1	717.00
	SUB-TOTAL	63	1089.04	43	602.52	36	1058.33
63787	POLICY TYPE						
	PREFERRED FAMILY	330	139.22	199	82.72	182	149.95
	STANDARD FAMILY	103	201.79	61	84.82	57	144.02
	STANDARD RISK	10	232.70	2	223.50	2	429.50
	NONSTANDARD RISK	23	290.09	4	256.75	5	535.80
	JUA	1	234.00	1	279.00	1	371.00
	SUB-TOTAL	467	1097.79	267	926.79	247	1630.27
63801	POLICY TYPE						
	PREFERRED FAMILY	11,340	164.67	8,032	97.26	7,851	160.07
	STANDARD FAMILY	1,523	230.46	873	127.97	835	195.37
	STANDARD RISK	468	357.31	254	155.69	247	341.61
	NONSTANDARD RISK	645	397.68	180	228.89	182	387.26
	JUA	68	688.01	8	201.38	8	454.75
	SUB-TOTAL	14,044	1838.13	9,347	811.19	9,123	1539.06
63820	POLICY TYPE						
	PREFERRED FAMILY	105	167.30	72	105.04	70	167.63
	STANDARD FAMILY	36	176.92	17	127.71	17	170.24
	STANDARD RISK	1	248.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63820	NONSTANDARD RISK	20	290.05	2	226.50	2	426.00
	JUA	1	219.00	0	0.00	0	0.00
	SUB-TOTAL	163	1101.26	91	459.25	89	763.86
63821	POLICY TYPE						
	PREFERRED FAMILY	383	173.08	246	125.63	236	171.88
	STANDARD FAMILY	95	272.44	38	109.45	37	147.46
	STANDARD RISK	3	252.00	1	224.00	1	382.00
	NONSTANDARD RISK	41	427.41	10	285.00	10	251.00
	JUA	13	302.38	2	394.50	2	488.00
	SUB-TOTAL	535	1427.32	297	1138.58	286	1440.34
63822	POLICY TYPE						
	PREFERRED FAMILY	1,387	151.72	938	87.63	912	140.35
	STANDARD FAMILY	381	207.62	190	110.54	182	172.39
	STANDARD RISK	24	244.63	13	137.38	12	246.83
	NONSTANDARD RISK	64	336.09	16	179.44	16	331.50
	JUA	13	348.23	2	134.50	2	419.50
	SUB-TOTAL	1,869	1288.29	1,159	649.49	1,124	1310.57
63823	POLICY TYPE						
	PREFERRED FAMILY	609	165.40	420	100.99	418	156.27
	STANDARD FAMILY	81	211.91	45	100.56	44	162.77
	STANDARD RISK	13	400.77	5	172.80	5	415.00
	NONSTANDARD RISK	48	366.13	10	250.10	10	292.80
	JUA	8	401.75	0	0.00	0	0.00
	SUB-TOTAL	759	1545.96	480	624.45	477	1026.84
63824	POLICY TYPE						
	PREFERRED FAMILY	60	132.50	40	70.40	38	125.61
	STANDARD FAMILY	7	109.57	3	47.00	3	85.33
	STANDARD RISK	2	544.50	0	0.00	0	0.00
	NONSTANDARD RISK	5	198.00	1	143.00	1	323.00
	SUB-TOTAL	74	984.57	44	260.40	42	533.94
63825	POLICY TYPE						
	PREFERRED FAMILY	1,971	152.70	1,321	86.48	1,269	140.28
	STANDARD FAMILY	398	241.13	198	140.20	182	229.96
	STANDARD RISK	63	220.29	24	140.58	23	238.26
	NONSTANDARD RISK	85	436.44	15	239.40	15	364.13
	JUA	22	431.09	5	199.20	5	383.00
	SUB-TOTAL	2,539	1481.65	1,563	805.87	1,494	1355.64
63826	POLICY TYPE						
	PREFERRED FAMILY	121	160.07	83	122.55	84	166.90
	STANDARD FAMILY	33	235.94	15	135.73	14	234.86
	STANDARD RISK	5	172.40	1	0.00	1	0.00
	NONSTANDARD RISK	6	394.00	1	277.00	1	249.00
	JUA	1	514.00	0	0.00	0	0.00
	SUB-TOTAL	166	1476.41	100	535.29	100	650.76
63827	POLICY TYPE						
	PREFERRED FAMILY	362	167.05	252	111.13	250	160.96

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63827	STANDARD FAMILY	108	221.67	60	129.83	59	191.03
	STANDARD RISK	1	667.00	1	413.00	1	655.00
	NONSTANDARD RISK	37	314.76	14	165.86	14	270.36
	JUA	5	272.60	0	0.00	0	0.00
	SUB-TOTAL	513	1643.07	327	819.82	324	1277.35
63828	POLICY TYPE						
	PREFERRED FAMILY	123	168.04	69	109.10	68	171.62
	STANDARD FAMILY	46	159.48	25	77.52	22	121.55
	STANDARD RISK	5	598.80	2	154.00	2	178.50
	NONSTANDARD RISK	15	238.87	3	170.67	3	512.00
	JUA	3	545.67	0	0.00	0	0.00
	SUB-TOTAL	192	1710.85	99	511.29	95	983.66
63829	POLICY TYPE						
	PREFERRED FAMILY	572	161.45	361	130.04	359	168.62
	STANDARD FAMILY	140	218.94	54	129.04	47	210.64
	STANDARD RISK	3	213.33	3	163.67	3	205.33
	NONSTANDARD RISK	40	398.15	13	232.15	13	201.08
	JUA	10	379.20	2	169.50	2	281.00
	SUB-TOTAL	765	1371.08	433	824.40	424	1066.67
63830	POLICY TYPE						
	PREFERRED FAMILY	2,678	173.75	1,876	110.94	1,840	159.16
	STANDARD FAMILY	723	210.91	409	134.18	400	196.10
	STANDARD RISK	55	171.40	30	129.33	30	199.70
	NONSTANDARD RISK	226	366.55	55	158.27	55	283.78
	JUA	26	491.38	3	261.00	3	431.00
	SUB-TOTAL	3,708	1414.00	2,373	793.73	2,328	1269.74
63833	POLICY TYPE						
	PREFERRED FAMILY	128	161.20	84	108.67	83	154.24
	STANDARD FAMILY	43	219.33	28	112.11	28	160.25
	STANDARD RISK	3	285.67	1	183.00	1	448.00
	NONSTANDARD RISK	16	310.00	1	270.00	1	750.00
	JUA	4	370.25	0	0.00	0	0.00
	SUB-TOTAL	194	1346.44	114	673.77	113	1512.49
63834	POLICY TYPE						
	PREFERRED FAMILY	2,497	169.52	1,727	111.54	1,694	159.69
	STANDARD FAMILY	521	208.17	319	143.95	312	200.77
	STANDARD RISK	46	301.20	21	119.95	20	246.70
	NONSTANDARD RISK	236	372.15	61	210.03	61	439.67
	JUA	35	405.86	2	384.00	2	1231.00
	SUB-TOTAL	3,335	1456.89	2,130	969.47	2,089	2277.84
63837	POLICY TYPE						
	PREFERRED FAMILY	636	166.77	433	102.01	424	140.71
	STANDARD FAMILY	175	252.78	88	102.60	77	159.06
	STANDARD RISK	11	78.36	1	229.00	1	414.00
	NONSTANDARD RISK	59	341.76	9	269.11	9	340.67
	JUA	2	296.00	1	236.00	1	545.00

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ZIP	SUB-TOTAL						
63837		883	1135.68	532	938.73	512	1599.44
63838	POLICY TYPE						
	PREFERRED FAMILY	22	167.50	17	109.29	16	161.88
	STANDARD FAMILY	4	220.25	1	-32.00	1	443.00
	SUB-TOTAL	26	387.75	18	77.29	17	604.88
63839	POLICY TYPE						
	PREFERRED FAMILY	191	177.88	141	129.38	136	181.69
	STANDARD FAMILY	44	229.98	34	216.68	33	248.00
	STANDARD RISK	5	194.80	1	87.00	1	161.00
	NONSTANDARD RISK	12	674.58	0	0.00	0	0.00
	JUA	4	432.00	2	424.50	2	1098.00
	SUB-TOTAL	256	1709.24	178	857.56	172	1688.69
63840	POLICY TYPE						
	PREFERRED FAMILY	76	186.62	58	98.86	57	144.82
	STANDARD FAMILY	16	325.81	14	267.50	13	376.62
	NONSTANDARD RISK	4	354.75	2	178.50	2	113.00
	JUA	1	323.00	0	0.00	0	0.00
	SUB-TOTAL	97	1190.18	74	544.86	72	634.44
63841	POLICY TYPE						
	PREFERRED FAMILY	6,110	155.07	4,746	92.63	4,625	146.74
	STANDARD FAMILY	1,517	213.72	954	122.69	921	185.15
	STANDARD RISK	182	290.69	76	165.84	75	289.88
	NONSTANDARD RISK	265	435.19	63	273.03	64	395.36
	JUA	60	437.92	14	263.21	14	420.29
	SUB-TOTAL	8,134	1532.58	5,853	917.41	5,699	1437.41
63845	POLICY TYPE						
	PREFERRED FAMILY	2,057	173.51	1,392	107.30	1,363	161.75
	STANDARD FAMILY	796	209.39	467	130.07	460	192.97
	STANDARD RISK	54	239.63	21	141.90	22	273.64
	NONSTANDARD RISK	290	367.21	79	203.73	80	434.39
	JUA	21	502.43	4	412.50	4	958.75
	SUB-TOTAL	3,218	1492.16	1,963	995.51	1,929	2021.49
63846	POLICY TYPE						
	PREFERRED FAMILY	785	147.77	553	91.65	540	148.03
	STANDARD FAMILY	171	231.09	92	118.10	87	187.06
	STANDARD RISK	18	349.61	4	228.75	4	372.75
	NONSTANDARD RISK	33	351.45	9	169.44	9	263.89
	JUA	7	225.00	2	133.00	2	248.00
	SUB-TOTAL	1,014	1304.92	660	740.95	642	1219.72
63847	POLICY TYPE						
	PREFERRED FAMILY	42	144.50	20	92.00	19	134.79
	STANDARD FAMILY	24	211.25	10	85.90	10	134.40
	NONSTANDARD RISK	4	361.50	0	0.00	0	0.00
	SUB-TOTAL	70	717.25	30	177.90	29	269.19
63848	POLICY TYPE						
	PREFERRED FAMILY	718	169.07	501	115.58	491	154.00

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ZIP	POLICY TYPE						
63848	STANDARD FAMILY	152	248.40	80	155.56	76	172.22
	STANDARD RISK	1	1205.00	1	327.00	1	644.00
	NONSTANDARD RISK	53	259.53	10	125.50	10	250.00
	JUA	5	315.40	1	395.00	1	827.00
	SUB-TOTAL	929	2197.40	593	1118.64	579	2047.22
63849	POLICY TYPE						
	PREFERRED FAMILY	75	145.40	54	125.78	54	156.94
	STANDARD FAMILY	30	232.40	14	145.50	15	203.60
	STANDARD RISK	1	235.00	1	99.00	1	132.00
	NONSTANDARD RISK	6	525.67	2	290.50	2	296.00
	JUA	1	152.00	0	0.00	0	0.00
	SUB-TOTAL	113	1290.47	71	660.78	72	788.54
63850	POLICY TYPE						
	PREFERRED FAMILY	85	149.81	55	97.80	54	149.15
	STANDARD FAMILY	28	182.57	16	102.25	15	161.93
	STANDARD RISK	3	248.67	2	120.00	2	265.50
	NONSTANDARD RISK	6	347.50	0	0.00	0	0.00
	SUB-TOTAL	122	928.55	73	320.05	71	576.58
63851	POLICY TYPE						
	PREFERRED FAMILY	1,458	165.77	888	113.11	868	165.59
	STANDARD FAMILY	426	211.51	222	107.22	216	179.83
	STANDARD RISK	16	194.25	8	175.00	8	257.25
	NONSTANDARD RISK	194	331.16	41	167.59	42	303.81
	JUA	56	368.13	4	188.00	4	390.75
	SUB-TOTAL	2,150	1270.83	1,163	750.91	1,138	1297.23
63852	POLICY TYPE						
	PREFERRED FAMILY	562	171.95	390	115.68	385	155.60
	STANDARD FAMILY	201	208.44	125	127.07	117	187.03
	STANDARD RISK	14	193.43	8	129.38	7	157.86
	NONSTANDARD RISK	46	351.17	14	174.21	13	224.23
	JUA	1	189.00	0	0.00	0	0.00
	SUB-TOTAL	824	1113.99	537	546.34	522	724.71
63853	POLICY TYPE						
	PREFERRED FAMILY	149	165.50	106	117.43	102	168.24
	STANDARD FAMILY	42	180.88	27	141.89	25	219.20
	STANDARD RISK	2	96.50	2	187.50	2	195.00
	NONSTANDARD RISK	11	343.18	3	201.00	3	359.00
	JUA	3	522.33	1	285.00	1	411.00
	SUB-TOTAL	207	1308.40	139	932.82	133	1352.44
63855	POLICY TYPE						
	PREFERRED FAMILY	521	161.81	354	123.12	351	165.15
	STANDARD FAMILY	126	218.98	66	163.91	65	209.68
	STANDARD RISK	8	223.75	4	223.75	4	338.00
	NONSTANDARD RISK	28	470.39	11	214.45	11	423.55
	JUA	7	359.57	1	56.00	1	123.00
	SUB-TOTAL	690	1434.50	436	781.24	432	1259.38

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ZIP	POLICY TYPE						
63857	PREFERRED FAMILY	4,929	175.52	3,591	117.76	3,511	157.28
	STANDARD FAMILY	1,844	208.97	1,150	120.42	1,127	171.30
	STANDARD RISK	41	323.22	23	207.39	23	327.04
	NONSTANDARD RISK	426	380.91	110	215.92	112	304.17
	JUA	50	575.42	6	337.33	6	548.67
	SUB-TOTAL	7,290	1664.04	4,880	998.83	4,779	1508.46
63860	POLICY TYPE						
	PREFERRED FAMILY	116	160.81	76	106.20	74	163.11
	STANDARD FAMILY	32	170.06	23	102.52	22	158.82
	NONSTANDARD RISK	8	358.13	4	52.00	4	205.50
	JUA	1	-12.00	0	0.00	0	0.00
	SUB-TOTAL	157	677.00	103	260.72	100	527.43
63862	POLICY TYPE						
	PREFERRED FAMILY	773	172.40	529	112.16	520	165.83
	STANDARD FAMILY	148	202.61	83	118.70	82	162.68
	STANDARD RISK	47	186.34	32	129.69	32	201.13
	NONSTANDARD RISK	91	351.43	27	267.19	28	407.07
	JUA	8	332.25	1	391.00	1	1023.00
	SUB-TOTAL	1,067	1245.03	672	1018.73	663	1959.71
63863	POLICY TYPE						
	PREFERRED FAMILY	2,676	170.79	1,919	109.70	1,885	145.40
	STANDARD FAMILY	783	203.54	407	119.74	398	168.59
	STANDARD RISK	61	221.98	32	124.31	32	192.31
	NONSTANDARD RISK	214	349.87	44	187.59	45	382.40
	JUA	17	417.06	6	151.50	6	275.33
	SUB-TOTAL	3,751	1363.24	2,408	692.85	2,366	1164.04
63866	POLICY TYPE						
	PREFERRED FAMILY	296	162.15	197	107.94	196	160.07
	STANDARD FAMILY	66	199.26	37	140.73	37	211.00
	STANDARD RISK	9	257.44	8	140.50	8	266.50
	NONSTANDARD RISK	33	309.00	7	203.00	7	392.00
	JUA	4	152.25	0	0.00	0	0.00
	SUB-TOTAL	408	1080.10	249	592.17	248	1029.57
63867	POLICY TYPE						
	PREFERRED FAMILY	463	169.67	312	122.34	305	180.03
	STANDARD FAMILY	93	214.84	55	113.00	55	173.80
	STANDARD RISK	19	374.58	11	217.27	11	400.55
	NONSTANDARD RISK	45	336.67	14	221.21	15	328.00
	JUA	8	390.13	0	0.00	0	0.00
	SUB-TOTAL	628	1485.88	392	673.83	386	1082.38
63868	POLICY TYPE						
	PREFERRED FAMILY	416	159.83	239	100.44	232	151.18
	STANDARD FAMILY	157	211.64	77	142.79	76	194.47
	STANDARD RISK	21	339.19	5	173.60	5	439.80
	NONSTANDARD RISK	29	442.14	5	362.80	5	394.40
	JUA	8	320.50	1	199.00	1	316.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
63868		631	1473.30	327	978.64	319	1495.85
63869	POLICY TYPE						
	PREFERRED FAMILY	1,596	176.71	1,188	118.21	1,180	168.02
	STANDARD FAMILY	270	250.81	155	181.17	154	222.19
	STANDARD RISK	29	375.90	17	178.94	17	342.88
	NONSTANDARD RISK	164	312.91	47	194.83	47	358.72
	JUA	30	453.20	2	324.50	2	701.50
	SUB-TOTAL	2,089	1569.52	1,409	997.66	1,400	1793.32
63870	POLICY TYPE						
	PREFERRED FAMILY	469	169.23	347	111.64	345	157.56
	STANDARD FAMILY	212	183.83	112	108.71	105	163.36
	STANDARD RISK	12	352.83	3	443.00	3	824.33
	NONSTANDARD RISK	40	351.43	12	186.42	12	371.00
	JUA	6	536.17	0	0.00	0	0.00
	SUB-TOTAL	739	1593.49	474	849.76	465	1516.25
63871	POLICY TYPE						
	PREFERRED FAMILY	49	159.08	33	90.06	32	125.66
	STANDARD FAMILY	17	273.35	8	132.75	8	177.88
	NONSTANDARD RISK	3	371.67	0	0.00	0	0.00
	SUB-TOTAL	69	804.10	41	222.81	40	303.53
63873	POLICY TYPE						
	PREFERRED FAMILY	2,328	172.75	1,634	112.77	1,617	164.07
	STANDARD FAMILY	391	177.85	213	86.77	206	141.43
	STANDARD RISK	28	235.46	15	148.47	15	295.20
	NONSTANDARD RISK	167	326.27	32	258.38	32	406.44
	JUA	24	471.00	1	178.00	1	333.00
	SUB-TOTAL	2,938	1383.34	1,895	784.39	1,871	1340.13
63874	POLICY TYPE						
	PREFERRED FAMILY	260	183.21	174	103.77	172	153.76
	STANDARD FAMILY	49	229.06	24	139.08	26	202.19
	STANDARD RISK	6	237.00	3	203.00	3	317.67
	NONSTANDARD RISK	14	346.43	2	227.50	2	574.50
	JUA	4	346.75	0	0.00	0	0.00
	SUB-TOTAL	333	1342.45	203	673.35	203	1248.12
63875	POLICY TYPE						
	PREFERRED FAMILY	28	169.89	22	87.41	22	132.45
	STANDARD FAMILY	7	176.71	4	159.75	4	222.75
	STANDARD RISK	1	109.00	0	0.00	0	0.00
	NONSTANDARD RISK	3	284.67	0	0.00	0	0.00
	SUB-TOTAL	39	740.27	26	247.16	26	355.20
63876	POLICY TYPE						
	PREFERRED FAMILY	856	179.68	597	128.58	589	167.42
	STANDARD FAMILY	333	218.48	199	132.50	195	182.15
	STANDARD RISK	27	167.56	10	162.40	10	226.40
	NONSTANDARD RISK	77	367.16	30	222.63	29	314.69
	JUA	37	345.97	8	144.88	8	317.88

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ZIP	SUB-TOTAL						
63876		1,330	1278.84	844	790.99	831	1208.54
63877	POLICY TYPE						
	PREFERRED FAMILY	1,258	168.43	894	126.47	876	181.29
	STANDARD FAMILY	481	231.98	290	184.04	282	250.51
	STANDARD RISK	49	167.55	28	142.50	29	220.83
	NONSTANDARD RISK	105	465.42	26	312.54	27	427.89
	JUA	18	418.94	2	568.00	2	942.50
	SUB-TOTAL	1,911	1452.32	1,240	1333.55	1,216	2023.01
63878	POLICY TYPE						
	PREFERRED FAMILY	62	172.19	29	117.72	27	168.15
	STANDARD FAMILY	15	277.33	5	194.40	5	365.40
	STANDARD RISK	1	657.00	0	0.00	0	0.00
	NONSTANDARD RISK	4	227.00	0	0.00	0	0.00
	SUB-TOTAL	82	1333.53	34	312.12	32	531.55
63879	POLICY TYPE						
	PREFERRED FAMILY	361	170.45	232	109.59	230	156.09
	STANDARD FAMILY	79	253.58	36	126.94	36	168.81
	STANDARD RISK	4	141.50	3	110.00	3	134.00
	NONSTANDARD RISK	33	289.58	9	181.22	9	295.11
	JUA	11	322.00	0	0.00	0	0.00
	SUB-TOTAL	488	1177.11	280	527.76	278	754.01
63880	POLICY TYPE						
	PREFERRED FAMILY	58	188.93	43	120.84	40	167.23
	STANDARD FAMILY	7	203.29	4	126.50	4	202.00
	NONSTANDARD RISK	6	364.83	4	164.00	4	307.25
	SUB-TOTAL	71	757.05	51	411.34	48	676.48
63881	POLICY TYPE						
	PREFERRED FAMILY	9	156.00	6	88.17	6	119.00
	STANDARD FAMILY	4	190.25	4	159.00	4	157.50
	SUB-TOTAL	13	346.25	10	247.17	10	276.50
63882	POLICY TYPE						
	PREFERRED FAMILY	214	177.71	139	110.74	136	159.01
	STANDARD FAMILY	30	283.57	18	110.00	17	167.41
	STANDARD RISK	15	127.07	3	142.00	3	163.33
	NONSTANDARD RISK	30	334.50	4	493.00	5	420.20
	JUA	7	443.00	0	0.00	0	0.00
	SUB-TOTAL	296	1365.85	164	855.74	161	909.96
63901	POLICY TYPE						
	PREFERRED FAMILY	13,732	160.80	8,866	113.21	8,594	159.29
	STANDARD FAMILY	4,434	216.54	2,439	118.90	2,354	167.26
	STANDARD RISK	329	223.81	132	151.45	128	238.05
	NONSTANDARD RISK	1,121	321.65	252	197.13	249	342.07
	JUA	68	562.16	11	281.18	11	576.64
	SUB-TOTAL	19,684	1484.96	11,700	861.88	11,336	1483.31
63931	POLICY TYPE						
	PREFERRED FAMILY	78	138.14	46	64.83	43	116.14

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63931	STANDARD FAMILY	17	200.29	8	88.63	8	152.75
	STANDARD RISK	2	102.00	2	32.00	1	125.00
	NONSTANDARD RISK	6	270.50	0	0.00	0	0.00
	SUB-TOTAL	103	710.94	56	185.45	52	393.89
63932	POLICY TYPE						
	PREFERRED FAMILY	616	157.78	381	110.83	365	155.69
	STANDARD FAMILY	221	200.57	121	107.18	121	159.60
	STANDARD RISK	12	252.42	7	134.00	7	241.29
	NONSTANDARD RISK	46	351.41	8	208.00	8	364.38
	JUA	23	613.09	1	274.00	1	448.00
	SUB-TOTAL	918	1575.27	518	834.02	502	1368.96
63933	POLICY TYPE						
	PREFERRED FAMILY	1,568	176.73	1,032	106.73	995	148.50
	STANDARD FAMILY	530	189.62	285	107.46	265	161.11
	STANDARD RISK	61	179.28	35	114.94	28	191.14
	NONSTANDARD RISK	109	284.15	26	185.85	26	363.46
	JUA	23	303.48	0	0.00	0	0.00
	SUB-TOTAL	2,291	1133.24	1,378	514.97	1,314	864.22
63934	POLICY TYPE						
	PREFERRED FAMILY	139	128.19	60	78.77	57	127.88
	STANDARD FAMILY	20	259.30	5	107.40	5	187.00
	STANDARD RISK	4	420.25	0	0.00	0	0.00
	NONSTANDARD RISK	11	237.27	2	104.00	2	243.50
	JUA	2	241.50	0	0.00	0	0.00
	SUB-TOTAL	176	1286.52	67	290.17	64	558.38
63935	POLICY TYPE						
	PREFERRED FAMILY	3,408	141.78	2,117	89.71	2,019	153.44
	STANDARD FAMILY	1,119	209.63	681	115.47	641	186.58
	STANDARD RISK	119	153.36	63	92.24	60	159.32
	NONSTANDARD RISK	262	372.61	76	161.45	75	373.83
	JUA	32	663.22	4	278.00	4	500.75
	SUB-TOTAL	4,940	1540.60	2,941	736.86	2,799	1373.91
63936	POLICY TYPE						
	PREFERRED FAMILY	477	149.25	326	90.97	317	144.52
	STANDARD FAMILY	118	197.41	79	123.29	78	160.28
	STANDARD RISK	10	237.00	0	0.00	0	0.00
	NONSTANDARD RISK	14	460.43	5	446.40	5	565.40
	JUA	13	420.38	3	101.00	3	234.00
	SUB-TOTAL	632	1464.47	413	761.66	403	1104.20
63937	POLICY TYPE						
	PREFERRED FAMILY	1,113	146.34	584	91.51	552	158.42
	STANDARD FAMILY	209	209.67	87	145.47	87	216.14
	STANDARD RISK	50	250.60	15	167.53	15	309.20
	NONSTANDARD RISK	52	332.17	13	212.92	13	314.85
	JUA	3	221.33	0	0.00	0	0.00
	SUB-TOTAL	1,427	1160.11	699	617.44	667	998.61

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63938	PREFERRED FAMILY	50	130.82	32	97.22	32	121.97
	STANDARD FAMILY	5	124.60	3	119.00	3	175.67
	NONSTANDARD RISK	1	197.00	0	0.00	0	0.00
	SUB-TOTAL	56	452.42	35	216.22	35	297.64
63939	POLICY TYPE						
	PREFERRED FAMILY	565	137.95	324	90.49	305	154.93
	STANDARD FAMILY	133	212.73	77	121.34	72	181.31
	STANDARD RISK	13	139.92	5	92.40	5	159.60
	NONSTANDARD RISK	54	224.93	23	96.17	23	229.09
	JUA	1	1410.00	0	0.00	0	0.00
	SUB-TOTAL	766	2125.53	429	400.40	405	724.92
63940	POLICY TYPE						
	PREFERRED FAMILY	703	169.28	420	108.18	409	158.56
	STANDARD FAMILY	246	206.07	132	106.16	132	145.76
	STANDARD RISK	18	111.94	9	40.56	7	71.29
	NONSTANDARD RISK	43	337.95	11	196.18	11	276.82
	JUA	3	1105.33	1	365.00	1	969.00
	SUB-TOTAL	1,013	1930.58	573	816.08	560	1621.42
63941	POLICY TYPE						
	PREFERRED FAMILY	189	141.20	108	81.31	104	143.59
	STANDARD FAMILY	63	224.38	25	136.44	25	199.68
	STANDARD RISK	5	72.20	3	15.67	3	30.33
	NONSTANDARD RISK	7	341.57	2	113.00	2	294.00
	JUA	2	308.50	0	0.00	0	0.00
	SUB-TOTAL	266	1087.85	138	346.42	134	667.60
63942	POLICY TYPE						
	PREFERRED FAMILY	237	131.12	132	85.09	121	147.47
	STANDARD FAMILY	60	218.42	36	92.25	34	172.88
	STANDARD RISK	8	117.00	5	71.80	5	135.60
	NONSTANDARD RISK	9	350.89	1	201.00	1	476.00
	JUA	2	276.00	0	0.00	0	0.00
	SUB-TOTAL	316	1093.42	174	450.14	161	931.95
63943	POLICY TYPE						
	PREFERRED FAMILY	321	148.35	154	89.83	147	167.38
	STANDARD FAMILY	91	187.00	46	94.96	46	188.41
	STANDARD RISK	13	229.54	6	142.83	5	337.20
	NONSTANDARD RISK	30	315.03	6	146.00	6	268.17
	JUA	2	519.00	0	0.00	0	0.00
	SUB-TOTAL	457	1398.92	212	473.62	204	961.16
63944	POLICY TYPE						
	PREFERRED FAMILY	583	134.96	329	82.83	312	142.76
	STANDARD FAMILY	137	283.22	60	183.32	52	252.23
	STANDARD RISK	28	231.61	4	147.75	3	376.00
	NONSTANDARD RISK	8	401.88	1	266.00	1	628.00
	JUA	1	224.00	1	286.00	1	450.00
	SUB-TOTAL	757	1275.67	395	965.89	369	1848.99

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ZIP	POLICY TYPE						
63945	PREFERRED FAMILY	518	160.49	314	111.46	301	157.58
	STANDARD FAMILY	126	235.56	66	147.36	64	173.56
	STANDARD RISK	7	261.00	3	115.00	3	154.67
	NONSTANDARD RISK	39	325.51	11	180.18	11	352.18
	JUA	3	540.67	1	162.00	1	321.00
	SUB-TOTAL	693	1523.22	395	716.01	380	1159.00
63947	POLICY TYPE						
	PREFERRED FAMILY	89	140.98	50	79.66	47	135.17
	STANDARD FAMILY	27	205.85	5	78.80	5	165.60
	STANDARD RISK	2	352.00	0	0.00	0	0.00
	NONSTANDARD RISK	7	257.14	2	132.50	2	328.50
	JUA	1	873.00	0	0.00	0	0.00
	SUB-TOTAL	126	1828.97	57	290.96	54	629.27
63950	POLICY TYPE						
	PREFERRED FAMILY	46	158.20	24	88.25	22	158.41
	STANDARD FAMILY	12	263.33	2	1197.00	2	594.00
	STANDARD RISK	1	610.00	0	0.00	0	0.00
	NONSTANDARD RISK	2	352.00	0	0.00	0	0.00
	SUB-TOTAL	61	1383.53	26	1285.25	24	752.41
63951	POLICY TYPE						
	PREFERRED FAMILY	127	129.80	73	80.23	67	134.99
	STANDARD FAMILY	41	225.02	18	131.17	16	157.19
	STANDARD RISK	3	169.00	1	71.00	1	152.00
	NONSTANDARD RISK	8	308.88	2	164.00	2	358.00
	JUA	3	214.00	1	40.00	1	76.00
	SUB-TOTAL	182	1046.69	95	486.40	87	878.17
63952	POLICY TYPE						
	PREFERRED FAMILY	205	135.68	105	77.35	99	136.58
	STANDARD FAMILY	36	231.50	16	88.94	14	195.64
	STANDARD RISK	3	502.00	0	0.00	0	0.00
	NONSTANDARD RISK	12	334.00	1	153.00	1	385.00
	SUB-TOTAL	256	1203.18	122	319.29	114	717.22
63953	POLICY TYPE						
	PREFERRED FAMILY	698	146.18	426	91.37	421	155.77
	STANDARD FAMILY	183	245.55	87	111.51	81	190.01
	STANDARD RISK	21	136.76	8	79.88	7	146.00
	NONSTANDARD RISK	40	385.53	9	163.67	9	405.67
	JUA	2	274.00	0	0.00	0	0.00
	SUB-TOTAL	944	1188.02	530	446.42	518	897.45
63954	POLICY TYPE						
	PREFERRED FAMILY	548	163.54	323	115.93	320	163.02
	STANDARD FAMILY	154	212.18	79	110.19	75	164.97
	STANDARD RISK	14	207.57	9	173.33	9	217.44
	NONSTANDARD RISK	56	270.45	7	236.71	7	494.57
	JUA	2	236.00	0	0.00	0	0.00
	SUB-TOTAL	774	1089.74	418	636.17	411	1040.01

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ZIP	POLICY TYPE						
63955	PREFERRED FAMILY	127	148.15	64	83.98	62	144.56
	STANDARD FAMILY	51	230.69	21	115.48	19	230.37
	STANDARD RISK	2	41.50	2	72.00	2	95.00
	NONSTANDARD RISK	10	473.60	3	156.33	3	309.67
	JUA	1	99.00	0	0.00	0	0.00
	SUB-TOTAL	191	992.94	90	427.79	86	779.60
63956	POLICY TYPE						
	PREFERRED FAMILY	501	144.77	320	82.20	299	147.72
	STANDARD FAMILY	69	269.22	37	119.92	36	228.61
	STANDARD RISK	12	382.42	2	204.00	2	395.50
	NONSTANDARD RISK	14	306.36	5	98.80	5	275.60
	JUA	4	341.75	1	234.00	1	553.00
	SUB-TOTAL	600	1444.51	365	738.92	343	1600.43
63957	POLICY TYPE						
	PREFERRED FAMILY	2,763	154.72	1,724	86.14	1,628	150.46
	STANDARD FAMILY	524	238.19	299	94.44	289	161.90
	STANDARD RISK	109	276.26	29	183.41	28	312.32
	NONSTANDARD RISK	109	333.91	28	154.00	27	361.15
	JUA	10	422.10	0	0.00	0	0.00
	SUB-TOTAL	3,515	1425.17	2,080	518.00	1,972	985.84
63959	POLICY TYPE						
	PREFERRED FAMILY	24	119.42	14	71.64	14	121.43
	STANDARD FAMILY	13	186.77	8	62.75	6	143.00
	STANDARD RISK	1	63.00	1	30.00	1	65.00
	NONSTANDARD RISK	3	247.67	1	42.00	1	93.00
	SUB-TOTAL	41	616.85	24	206.39	22	422.43
63960	POLICY TYPE						
	PREFERRED FAMILY	1,574	141.29	1,034	80.55	966	137.14
	STANDARD FAMILY	259	252.29	123	117.73	115	196.04
	STANDARD RISK	23	346.17	8	240.38	8	412.13
	NONSTANDARD RISK	40	396.63	8	266.63	8	601.88
	JUA	8	850.63	1	494.00	1	822.00
	SUB-TOTAL	1,904	1987.01	1,174	1199.28	1,098	2169.18
63961	POLICY TYPE						
	PREFERRED FAMILY	862	162.99	526	113.66	515	155.18
	STANDARD FAMILY	207	179.24	119	104.37	112	153.05
	STANDARD RISK	17	173.82	6	193.83	6	275.00
	NONSTANDARD RISK	44	273.93	11	181.45	11	368.82
	JUA	9	509.33	5	213.80	5	469.00
	SUB-TOTAL	1,139	1299.32	667	807.12	649	1421.05
63962	POLICY TYPE						
	PREFERRED FAMILY	39	162.49	25	103.16	24	167.50
	STANDARD FAMILY	4	441.50	0	0.00	0	0.00
	NONSTANDARD RISK	25	72.96	2	24.50	2	94.00
	SUB-TOTAL	68	676.95	27	127.66	26	261.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
63963	PREFERRED FAMILY	73	127.19	41	86.54	39	145.31
	STANDARD FAMILY	18	261.00	10	193.60	11	198.36
	NONSTANDARD RISK	1	176.00	0	0.00	0	0.00
	JUA	1	377.00	0	0.00	0	0.00
	SUB-TOTAL	93	941.19	51	280.14	50	343.67
63964	POLICY TYPE						
	PREFERRED FAMILY	375	148.85	211	86.47	203	147.57
	STANDARD FAMILY	77	213.10	32	109.13	32	158.75
	STANDARD RISK	23	254.26	4	90.00	4	149.50
	NONSTANDARD RISK	12	274.42	4	39.50	4	87.75
	SUB-TOTAL	487	890.63	251	325.09	243	543.57
63965	POLICY TYPE						
	PREFERRED FAMILY	1,138	149.82	680	98.90	663	160.98
	STANDARD FAMILY	392	252.07	213	159.74	207	214.05
	STANDARD RISK	33	216.21	13	146.00	12	241.50
	NONSTANDARD RISK	43	313.79	15	138.20	14	321.64
	JUA	10	423.30	2	208.00	2	401.00
	SUB-TOTAL	1,616	1355.19	923	750.84	898	1339.17
63966	POLICY TYPE						
	PREFERRED FAMILY	967	139.10	655	82.43	634	140.26
	STANDARD FAMILY	243	242.65	117	121.79	111	166.44
	STANDARD RISK	19	269.84	6	151.00	6	297.33
	NONSTANDARD RISK	34	330.24	8	137.88	8	242.38
	JUA	6	677.00	0	0.00	0	0.00
	SUB-TOTAL	1,269	1658.83	786	493.10	759	846.41
63967	POLICY TYPE						
	PREFERRED FAMILY	879	145.34	463	85.12	442	142.90
	STANDARD FAMILY	204	209.70	110	93.25	106	170.48
	STANDARD RISK	33	220.88	9	120.44	9	193.56
	NONSTANDARD RISK	43	261.79	11	146.55	11	423.73
	JUA	2	247.50	0	0.00	0	0.00
	SUB-TOTAL	1,161	1085.21	593	445.37	568	930.67
64001	POLICY TYPE						
	PREFERRED FAMILY	502	168.58	404	78.30	374	126.10
	STANDARD FAMILY	56	219.57	39	111.56	34	184.65
	STANDARD RISK	7	471.86	0	0.00	0	0.00
	NONSTANDARD RISK	10	224.20	2	211.00	2	626.50
	SUB-TOTAL	575	1084.21	445	400.87	410	937.25
64010	POLICY TYPE						
	PREFERRED FAMILY	21	224.33	17	93.88	14	187.71
	STANDARD FAMILY	25	311.48	10	116.70	10	211.80
	STANDARD RISK	5	237.20	2	166.00	2	296.50
	NONSTANDARD RISK	2	303.00	0	0.00	0	0.00
	SUB-TOTAL	53	1076.01	29	376.58	26	696.01
64011	POLICY TYPE						
	PREFERRED FAMILY	1,418	177.98	966	85.24	894	160.09

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64011	STANDARD FAMILY	270	227.36	119	104.70	113	178.79
	STANDARD RISK	48	313.98	18	145.78	18	355.61
	NONSTANDARD RISK	65	301.28	20	143.20	21	374.00
	JUA	1	709.00	0	0.00	0	0.00
	SUB-TOTAL	1,802	1729.60	1,123	478.92	1,046	1068.49
64012	POLICY TYPE						
	PREFERRED FAMILY	10,235	197.19	7,865	86.72	7,537	167.82
	STANDARD FAMILY	2,170	251.38	1,470	98.28	1,422	185.40
	STANDARD RISK	322	382.96	176	137.19	161	333.34
	NONSTANDARD RISK	953	306.54	292	130.60	295	298.61
	JUA	9	1095.67	2	257.50	2	1278.50
	SUB-TOTAL	13,689	2233.73	9,805	710.28	9,417	2263.67
64014	POLICY TYPE						
	PREFERRED FAMILY	6,741	211.79	5,721	95.18	5,477	179.35
	STANDARD FAMILY	775	292.29	535	97.17	504	205.06
	STANDARD RISK	80	328.38	59	149.46	56	308.52
	NONSTANDARD RISK	246	301.56	92	113.86	88	289.39
	JUA	2	452.00	0	0.00	0	0.00
	SUB-TOTAL	7,844	1586.01	6,407	455.66	6,125	982.32
64015	POLICY TYPE						
	PREFERRED FAMILY	15,814	212.48	13,084	96.22	12,543	179.66
	STANDARD FAMILY	2,694	277.40	1,912	98.87	1,821	214.12
	STANDARD RISK	485	435.77	299	161.99	271	399.86
	NONSTANDARD RISK	680	338.21	242	141.44	231	355.84
	JUA	7	1310.86	0	0.00	0	0.00
	SUB-TOTAL	19,680	2574.72	15,537	498.52	14,866	1149.50
64016	POLICY TYPE						
	PREFERRED FAMILY	2,096	199.26	1,488	83.91	1,405	164.35
	STANDARD FAMILY	378	229.48	218	94.05	202	180.94
	STANDARD RISK	91	398.37	40	150.48	39	364.13
	NONSTANDARD RISK	131	343.07	29	187.93	29	411.14
	SUB-TOTAL	2,696	1170.18	1,775	516.37	1,675	1120.56
64017	POLICY TYPE						
	PREFERRED FAMILY	215	166.99	162	75.93	156	140.46
	STANDARD FAMILY	80	193.89	51	81.96	50	141.52
	STANDARD RISK	10	254.40	5	128.80	5	271.80
	NONSTANDARD RISK	15	364.73	8	132.25	8	272.25
	JUA	1	362.00	0	0.00	0	0.00
	SUB-TOTAL	321	1342.01	226	418.94	219	826.03
64018	POLICY TYPE						
	PREFERRED FAMILY	457	200.45	317	91.11	296	170.78
	STANDARD FAMILY	137	202.94	90	95.97	87	175.47
	STANDARD RISK	17	375.24	12	170.17	12	404.92
	NONSTANDARD RISK	16	405.19	6	161.17	6	345.50
	SUB-TOTAL	627	1183.81	425	518.41	401	1096.67

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ZIP 64019	POLICY TYPE						
	PREFERRED FAMILY	999	164.92	686	82.40	626	150.99
	STANDARD FAMILY	288	179.54	165	88.53	148	160.80
	STANDARD RISK	36	280.58	20	97.40	19	199.37
	NONSTANDARD RISK	39	297.46	8	236.88	8	408.13
64020	SUB-TOTAL	1,362	922.51	879	505.21	801	919.28
	POLICY TYPE						
	PREFERRED FAMILY	2,144	174.33	1,714	78.60	1,529	132.75
	STANDARD FAMILY	311	190.19	232	77.17	207	143.00
	STANDARD RISK	60	431.98	22	197.27	21	386.62
64021	NONSTANDARD RISK	19	336.47	5	59.40	5	169.00
	JUA	1	404.00	0	0.00	0	0.00
	SUB-TOTAL	2,535	1536.98	1,973	412.44	1,762	831.37
	POLICY TYPE						
	PREFERRED FAMILY	482	165.42	333	78.79	302	134.48
64022	STANDARD FAMILY	82	175.32	54	93.39	52	165.71
	STANDARD RISK	12	460.17	2	339.00	2	738.50
	NONSTANDARD RISK	3	450.33	2	216.50	2	539.50
	SUB-TOTAL	579	1251.24	391	727.68	358	1578.19
	POLICY TYPE						
64024	PREFERRED FAMILY	113	149.04	80	79.35	77	146.29
	STANDARD FAMILY	38	122.71	30	64.90	27	120.67
	STANDARD RISK	2	326.00	0	0.00	0	0.00
	NONSTANDARD RISK	3	324.33	1	195.00	1	639.00
	JUA	1	464.00	0	0.00	0	0.00
64028	SUB-TOTAL	157	1386.09	111	339.25	105	905.95
	POLICY TYPE						
	PREFERRED FAMILY	7,872	187.35	5,919	89.01	5,534	168.42
	STANDARD FAMILY	1,312	240.16	751	113.47	703	200.83
	STANDARD RISK	336	397.18	141	161.30	136	390.68
64029	NONSTANDARD RISK	419	314.74	134	162.87	135	378.59
	JUA	4	455.50	2	135.50	2	638.50
	SUB-TOTAL	9,943	1594.93	6,947	662.14	6,510	1777.03
	POLICY TYPE						
	PREFERRED FAMILY	137	198.71	108	89.09	94	165.55
64030	STANDARD FAMILY	21	218.90	19	68.58	14	190.64
	STANDARD RISK	5	409.00	2	133.50	2	332.00
	NONSTANDARD RISK	7	440.00	1	533.00	1	434.00
	SUB-TOTAL	170	1266.61	130	824.17	111	1122.20
	POLICY TYPE						
64030	PREFERRED FAMILY	2,594	199.88	1,937	88.18	1,839	168.19
	STANDARD FAMILY	402	263.48	257	103.49	239	202.20
	STANDARD RISK	92	388.79	41	154.78	41	367.46
	NONSTANDARD RISK	122	341.66	44	183.77	44	441.05
	SUB-TOTAL	3,210	1193.81	2,279	530.23	2,163	1178.90
64030	POLICY TYPE						
	PREFERRED FAMILY	11,048	227.80	8,795	100.62	8,411	187.83

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64030	STANDARD FAMILY	2,054	300.27	1,411	101.94	1,354	220.36
	STANDARD RISK	459	438.66	297	165.23	287	386.61
	NONSTANDARD RISK	966	340.82	303	147.99	302	345.48
	JUA	8	751.25	3	337.00	3	931.00
	SUB-TOTAL	14,535	2058.80	10,809	852.78	10,357	2071.27
64034	POLICY TYPE						
	PREFERRED FAMILY	1,928	207.46	1,568	97.51	1,482	174.49
	STANDARD FAMILY	347	228.28	232	94.48	226	178.78
	STANDARD RISK	83	332.25	46	132.17	50	244.74
	NONSTANDARD RISK	92	338.07	24	149.46	24	355.21
	JUA	1	790.00	1	533.00	1	869.00
	SUB-TOTAL	2,451	1896.06	1,871	1006.63	1,783	1822.22
64035	POLICY TYPE						
	PREFERRED FAMILY	627	163.48	433	75.94	391	138.20
	STANDARD FAMILY	145	222.97	79	127.84	71	199.51
	STANDARD RISK	9	374.67	3	204.00	2	685.00
	NONSTANDARD RISK	20	409.80	0	0.00	0	0.00
	SUB-TOTAL	801	1170.92	515	407.78	464	1022.71
64036	POLICY TYPE						
	PREFERRED FAMILY	195	163.61	140	76.91	129	144.79
	STANDARD FAMILY	51	228.76	27	115.22	26	172.58
	STANDARD RISK	9	358.67	3	30.00	3	62.00
	NONSTANDARD RISK	17	337.94	4	218.25	4	531.75
	SUB-TOTAL	272	1088.98	174	440.39	162	911.12
64037	POLICY TYPE						
	PREFERRED FAMILY	3,102	171.58	2,349	79.13	2,152	142.15
	STANDARD FAMILY	630	170.98	456	82.80	417	148.12
	STANDARD RISK	153	347.75	62	140.15	55	322.49
	NONSTANDARD RISK	84	414.38	31	197.45	30	363.80
	JUA	6	561.50	0	0.00	0	0.00
	SUB-TOTAL	3,975	1666.19	2,898	499.53	2,654	976.56
64040	POLICY TYPE						
	PREFERRED FAMILY	2,969	168.84	2,031	80.63	1,851	145.44
	STANDARD FAMILY	501	209.67	248	102.30	236	174.72
	STANDARD RISK	112	334.40	53	140.49	52	315.02
	NONSTANDARD RISK	63	404.97	13	241.08	14	503.50
	JUA	5	421.80	1	319.00	1	840.00
	SUB-TOTAL	3,650	1539.68	2,346	883.50	2,154	1978.68
64048	POLICY TYPE						
	PREFERRED FAMILY	2,259	202.02	1,657	88.09	1,553	166.39
	STANDARD FAMILY	430	247.24	263	92.12	245	197.78
	STANDARD RISK	54	373.63	23	171.39	23	385.83
	NONSTANDARD RISK	52	435.27	18	168.39	18	439.56
	SUB-TOTAL	2,795	1258.16	1,961	519.99	1,839	1189.55
64050	POLICY TYPE						
	PREFERRED FAMILY	11,273	211.82	8,056	83.95	7,633	167.13

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64050	STANDARD FAMILY	2,138	276.48	1,337	93.80	1,222	192.00
	STANDARD RISK	381	432.72	184	149.08	172	359.78
	NONSTANDARD RISK	1,083	318.12	251	116.20	251	279.75
	JUA	16	747.88	3	215.00	3	955.67
	SUB-TOTAL	14,891	1987.01	9,831	658.03	9,281	1954.34
64051	POLICY TYPE						
	PREFERRED FAMILY	133	217.10	93	90.82	86	175.85
	STANDARD FAMILY	56	296.77	27	76.41	27	163.93
	STANDARD RISK	7	488.86	4	153.25	4	413.75
	NONSTANDARD RISK	17	310.59	6	126.33	6	261.17
	SUB-TOTAL	213	1313.31	130	446.81	123	1014.69
64052	POLICY TYPE						
	PREFERRED FAMILY	11,320	207.01	8,698	84.63	8,288	164.66
	STANDARD FAMILY	2,221	281.04	1,455	95.91	1,322	190.60
	STANDARD RISK	350	428.65	185	144.22	170	366.92
	NONSTANDARD RISK	791	320.72	213	131.10	213	306.24
	JUA	14	791.07	1	390.00	1	841.00
	SUB-TOTAL	14,696	2028.49	10,552	845.85	9,994	1869.43
64053	POLICY TYPE						
	PREFERRED FAMILY	2,354	208.64	1,594	79.66	1,526	160.39
	STANDARD FAMILY	505	278.54	254	83.52	243	170.81
	STANDARD RISK	89	382.65	30	128.20	29	325.03
	NONSTANDARD RISK	319	314.81	79	123.86	79	291.78
	JUA	10	695.30	1	82.00	1	504.00
	SUB-TOTAL	3,277	1879.93	1,958	497.25	1,878	1452.02
64054	POLICY TYPE						
	PREFERRED FAMILY	2,026	211.43	1,453	84.94	1,383	167.51
	STANDARD FAMILY	340	282.62	208	102.33	199	198.82
	STANDARD RISK	60	496.45	26	142.04	23	378.74
	NONSTANDARD RISK	235	306.78	62	107.90	63	233.49
	JUA	-1	113.00	0	0.00	0	0.00
	SUB-TOTAL	2,660	1410.28	1,749	437.21	1,668	978.57
64055	POLICY TYPE						
	PREFERRED FAMILY	20,288	221.45	16,788	91.76	16,005	175.87
	STANDARD FAMILY	2,887	297.03	2,182	94.05	2,035	195.17
	STANDARD RISK	485	473.60	287	164.85	273	403.48
	NONSTANDARD RISK	823	347.61	286	137.40	286	333.24
	JUA	20	911.20	4	311.75	4	982.25
	SUB-TOTAL	24,503	2250.90	19,547	799.82	18,603	2090.01
64056	POLICY TYPE						
	PREFERRED FAMILY	7,151	221.22	5,412	88.67	5,171	174.03
	STANDARD FAMILY	1,028	307.36	642	99.77	616	195.84
	STANDARD RISK	235	424.23	106	162.25	103	381.63
	NONSTANDARD RISK	522	336.46	198	113.19	193	279.78
	JUA	6	458.00	1	259.00	1	544.00
	SUB-TOTAL	8,942	1747.26	6,359	722.88	6,084	1575.27

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ZIP	POLICY TYPE						
64057	PREFERRED FAMILY	4,871	229.25	3,881	94.74	3,728	180.79
	STANDARD FAMILY	704	289.36	479	108.14	457	218.32
	STANDARD RISK	110	482.45	61	162.28	58	367.14
	NONSTANDARD RISK	238	305.16	90	127.34	90	300.61
	JUA	8	612.63	2	369.00	2	816.50
	SUB-TOTAL	5,931	1918.85	4,513	861.50	4,335	1883.36
64058	POLICY TYPE						
	PREFERRED FAMILY	3,042	232.74	2,165	93.25	2,056	182.03
	STANDARD FAMILY	503	278.71	345	100.02	323	188.57
	STANDARD RISK	64	543.81	35	180.91	34	458.71
	NONSTANDARD RISK	180	300.36	78	75.36	76	196.41
	JUA	3	481.33	1	297.00	1	561.00
	SUB-TOTAL	3,792	1836.96	2,624	746.54	2,490	1586.72
64060	POLICY TYPE						
	PREFERRED FAMILY	3,575	221.47	2,872	93.42	2,691	175.68
	STANDARD FAMILY	621	238.73	433	99.89	399	196.96
	STANDARD RISK	102	431.86	53	151.13	45	423.33
	NONSTANDARD RISK	122	325.84	51	169.16	49	414.59
	SUB-TOTAL	4,420	1217.90	3,409	513.60	3,184	1210.56
64061	POLICY TYPE						
	PREFERRED FAMILY	1,281	171.48	885	80.75	804	145.47
	STANDARD FAMILY	232	191.64	120	91.65	114	168.45
	STANDARD RISK	60	322.85	26	146.46	25	334.68
	NONSTANDARD RISK	52	354.94	12	194.25	12	306.42
	JUA	1	226.00	0	0.00	0	0.00
	SUB-TOTAL	1,626	1266.91	1,043	513.11	955	955.01
64062	POLICY TYPE						
	PREFERRED FAMILY	2,783	185.59	2,029	88.68	1,889	165.17
	STANDARD FAMILY	565	206.95	345	98.40	336	179.22
	STANDARD RISK	107	316.46	52	141.08	46	346.11
	NONSTANDARD RISK	164	279.97	63	134.81	64	320.63
	JUA	2	750.50	0	0.00	0	0.00
	SUB-TOTAL	3,621	1739.47	2,489	462.96	2,335	1011.13
64063	POLICY TYPE						
	PREFERRED FAMILY	19,420	202.05	15,980	91.94	15,219	174.51
	STANDARD FAMILY	3,100	250.68	2,279	99.89	2,133	206.27
	STANDARD RISK	542	438.25	340	162.80	324	373.11
	NONSTANDARD RISK	1,020	325.32	357	144.68	348	348.29
	JUA	7	1080.43	1	311.00	1	1804.00
	SUB-TOTAL	24,089	2296.73	18,957	810.31	18,025	2106.18
64064	POLICY TYPE						
	PREFERRED FAMILY	3,112	213.43	2,823	113.66	2,724	195.43
	STANDARD FAMILY	530	262.20	461	100.52	436	242.09
	STANDARD RISK	56	250.68	42	106.40	36	241.89
	NONSTANDARD RISK	78	470.23	28	214.71	27	551.59
	JUA	2	1565.50	1	651.00	1	3307.00

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ZIP	SUB-TOTAL						
64064		3,778	2762.04	3,355	1186.30	3,224	4538.01
64065	POLICY TYPE						
	PREFERRED FAMILY	41	192.00	34	91.47	34	171.06
	STANDARD FAMILY	15	167.20	10	53.80	10	166.70
	NONSTANDARD RISK	2	420.00	1	105.00	1	272.00
	SUB-TOTAL	58	779.20	45	250.27	45	609.76
64066	POLICY TYPE						
	PREFERRED FAMILY	101	173.68	73	79.25	68	154.72
	STANDARD FAMILY	26	240.31	13	77.54	13	145.38
	STANDARD RISK	2	1047.50	1	444.00	1	1194.00
	NONSTANDARD RISK	3	442.67	2	126.50	2	463.50
	SUB-TOTAL	132	1904.16	89	727.29	84	1957.61
64067	POLICY TYPE						
	PREFERRED FAMILY	3,263	170.15	2,533	81.90	2,375	147.24
	STANDARD FAMILY	468	238.72	293	104.19	283	183.84
	STANDARD RISK	132	360.61	53	175.58	47	351.13
	NONSTANDARD RISK	139	405.58	39	170.03	41	465.00
	SUB-TOTAL	4,002	1175.07	2,918	531.70	2,746	1147.20
64068	POLICY TYPE						
	PREFERRED FAMILY	13,598	222.21	11,000	95.31	10,507	179.64
	STANDARD FAMILY	2,581	266.67	1,882	100.53	1,765	202.21
	STANDARD RISK	693	418.82	374	155.95	358	367.97
	NONSTANDARD RISK	535	375.41	180	185.07	187	432.22
	JUA	7	603.43	3	194.67	3	539.67
	SUB-TOTAL	17,414	1886.54	13,439	731.53	12,820	1721.72
64070	POLICY TYPE						
	PREFERRED FAMILY	1,198	196.62	841	87.17	779	167.03
	STANDARD FAMILY	217	253.37	121	99.93	115	193.15
	STANDARD RISK	43	380.49	17	147.76	18	372.00
	NONSTANDARD RISK	81	255.93	16	183.69	16	433.63
	SUB-TOTAL	1,539	1086.41	995	518.55	928	1165.81
64071	POLICY TYPE						
	PREFERRED FAMILY	448	174.36	310	83.68	287	150.15
	STANDARD FAMILY	118	187.25	72	104.85	72	167.85
	STANDARD RISK	17	362.47	5	144.80	5	358.60
	NONSTANDARD RISK	14	431.71	4	164.00	4	440.00
	SUB-TOTAL	597	1155.80	391	497.32	368	1116.60
64072	POLICY TYPE						
	PREFERRED FAMILY	122	217.54	78	92.17	74	181.78
	STANDARD FAMILY	35	222.26	13	91.54	13	179.38
	STANDARD RISK	4	402.25	3	130.33	3	366.00
	NONSTANDARD RISK	22	287.23	6	161.83	6	368.33
	SUB-TOTAL	183	1129.28	100	475.87	96	1095.50
64073	POLICY TYPE						
	PREFERRED FAMILY	96	204.26	59	78.20	55	167.53
	STANDARD FAMILY	10	234.00	5	99.80	5	146.40

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ZIP	POLICY TYPE						
64073	STANDARD RISK	7	475.14	1	252.00	0	0.00
	NONSTANDARD RISK	13	263.46	7	110.71	7	277.86
	SUB-TOTAL	126	1176.86	72	540.72	67	591.78
64074	POLICY TYPE						
	PREFERRED FAMILY	354	174.58	268	79.24	254	144.58
	STANDARD FAMILY	113	219.12	75	98.07	76	160.20
	STANDARD RISK	13	376.15	9	171.22	8	384.13
	NONSTANDARD RISK	6	413.67	1	202.00	1	557.00
	SUB-TOTAL	486	1183.51	353	550.53	339	1245.91
64075	POLICY TYPE						
	PREFERRED FAMILY	4,434	203.00	3,242	86.05	3,011	165.20
	STANDARD FAMILY	625	267.77	342	98.07	325	194.68
	STANDARD RISK	129	405.14	49	138.67	46	343.11
	NONSTANDARD RISK	160	339.88	48	170.29	47	344.66
	JUA	4	725.25	2	351.00	2	802.50
	SUB-TOTAL	5,352	1941.03	3,683	844.08	3,431	1850.15
64076	POLICY TYPE						
	PREFERRED FAMILY	4,364	173.91	3,187	81.63	2,956	147.86
	STANDARD FAMILY	524	196.25	334	98.61	319	167.43
	STANDARD RISK	125	384.96	52	156.31	48	411.40
	NONSTANDARD RISK	136	356.81	49	145.51	48	413.06
	JUA	6	571.00	1	702.00	1	899.00
	SUB-TOTAL	5,155	1682.93	3,623	1184.05	3,372	2038.76
64077	POLICY TYPE						
	PREFERRED FAMILY	996	179.91	728	88.66	685	163.77
	STANDARD FAMILY	289	212.94	176	113.01	165	171.96
	STANDARD RISK	36	379.11	15	155.13	11	475.64
	NONSTANDARD RISK	80	303.93	27	171.78	28	340.75
	SUB-TOTAL	1,401	1075.89	946	528.57	889	1152.11
64078	POLICY TYPE						
	PREFERRED FAMILY	3,170	196.92	2,362	90.40	2,241	168.89
	STANDARD FAMILY	688	222.99	450	96.21	418	180.70
	STANDARD RISK	151	374.29	68	151.12	63	333.41
	NONSTANDARD RISK	153	371.07	54	193.59	53	430.58
	JUA	3	758.00	0	0.00	0	0.00
	SUB-TOTAL	4,165	1923.26	2,934	531.31	2,775	1113.59
64079	POLICY TYPE						
	PREFERRED FAMILY	3,064	201.38	2,341	91.94	2,233	172.74
	STANDARD FAMILY	921	235.48	683	106.11	633	213.92
	STANDARD RISK	126	363.51	65	138.05	61	316.26
	NONSTANDARD RISK	125	401.93	35	253.49	36	465.86
	JUA	1	845.00	0	0.00	0	0.00
	SUB-TOTAL	4,237	2047.30	3,124	589.58	2,963	1168.78
64080	POLICY TYPE						
	PREFERRED FAMILY	4,109	185.17	2,974	86.80	2,830	157.98
	STANDARD FAMILY	849	198.73	598	89.62	564	171.34

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64080	STANDARD RISK	341	302.41	191	130.63	177	276.67
	NONSTANDARD RISK	193	320.08	69	156.04	70	367.63
	SUB-TOTAL	5,492	1006.39	3,832	463.10	3,641	973.61
64081	POLICY TYPE						
	PREFERRED FAMILY	4,057	195.20	3,474	90.58	3,316	166.23
	STANDARD FAMILY	569	273.40	433	79.03	409	179.19
	STANDARD RISK	59	254.90	51	111.12	45	247.40
	NONSTANDARD RISK	127	295.90	42	146.24	42	312.14
	JUA	2	675.00	1	235.00	1	847.00
	SUB-TOTAL	4,814	1694.40	4,001	661.96	3,813	1751.96
64082	POLICY TYPE						
	PREFERRED FAMILY	1,519	202.16	1,302	100.38	1,248	178.30
	STANDARD FAMILY	248	263.54	202	106.19	193	224.93
	STANDARD RISK	33	238.82	25	112.40	23	208.39
	NONSTANDARD RISK	42	422.45	10	188.60	10	361.70
	SUB-TOTAL	1,842	1126.97	1,539	507.57	1,474	973.32
64083	POLICY TYPE						
	PREFERRED FAMILY	4,269	200.45	3,481	94.33	3,331	171.97
	STANDARD FAMILY	827	250.24	595	98.81	555	187.65
	STANDARD RISK	119	360.15	72	150.40	66	345.11
	NONSTANDARD RISK	210	291.12	77	138.35	75	337.03
	JUA	3	1263.33	0	0.00	0	0.00
	SUB-TOTAL	5,428	2365.29	4,225	481.89	4,027	1041.76
64084	POLICY TYPE						
	PREFERRED FAMILY	881	177.78	594	84.12	554	159.76
	STANDARD FAMILY	195	243.16	106	126.54	101	202.87
	STANDARD RISK	25	308.84	7	172.57	7	464.86
	NONSTANDARD RISK	41	295.17	15	160.40	15	353.00
	SUB-TOTAL	1,142	1024.96	722	543.63	677	1180.49
64085	POLICY TYPE						
	PREFERRED FAMILY	4,069	170.30	3,035	82.58	2,829	151.07
	STANDARD FAMILY	1,086	228.06	640	106.99	606	177.56
	STANDARD RISK	107	425.51	41	171.22	36	424.53
	NONSTANDARD RISK	236	379.61	67	174.01	67	422.64
	JUA	1	331.00	0	0.00	0	0.00
	SUB-TOTAL	5,499	1534.48	3,783	534.81	3,538	1175.80
64088	POLICY TYPE						
	PREFERRED FAMILY	685	196.34	460	82.51	432	166.79
	STANDARD FAMILY	142	268.96	78	95.71	68	175.29
	STANDARD RISK	10	476.60	2	274.50	2	746.00
	NONSTANDARD RISK	36	310.36	8	126.13	7	395.43
	JUA	1	820.00	0	0.00	0	0.00
	SUB-TOTAL	874	2072.27	548	578.84	509	1483.52
64089	POLICY TYPE						
	PREFERRED FAMILY	2,935	201.45	2,308	86.93	2,146	163.85
	STANDARD FAMILY	550	235.82	378	89.24	342	189.18

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ZIP	POLICY TYPE						
64089	STANDARD RISK	130	389.95	52	152.83	44	386.91
	NONSTANDARD RISK	79	407.19	23	138.74	23	360.52
	SUB-TOTAL	3,694	1234.40	2,761	467.74	2,555	1100.46
64090	POLICY TYPE						
	PREFERRED FAMILY	84	172.08	56	80.00	50	144.90
	STANDARD FAMILY	14	236.64	8	88.88	8	139.75
	STANDARD RISK	6	231.50	3	135.33	3	226.00
	NONSTANDARD RISK	4	157.25	0	0.00	0	0.00
	JUA	1	494.00	0	0.00	0	0.00
	SUB-TOTAL	109	1291.48	67	304.21	61	510.65
64091	POLICY TYPE						
	PREFERRED FAMILY	16	181.56	14	57.21	13	114.85
	STANDARD FAMILY	1	178.00	1	146.00	1	284.00
	SUB-TOTAL	17	359.56	15	203.21	14	398.85
64092	POLICY TYPE						
	PREFERRED FAMILY	64	200.06	33	97.94	29	188.48
	STANDARD FAMILY	14	337.29	4	185.75	4	318.00
	STANDARD RISK	3	372.67	2	134.00	2	322.00
	NONSTANDARD RISK	2	271.50	0	0.00	0	0.00
	SUB-TOTAL	83	1181.51	39	417.69	35	828.48
64093	POLICY TYPE						
	PREFERRED FAMILY	8,126	184.45	6,255	91.51	5,834	163.04
	STANDARD FAMILY	2,737	199.38	1,869	82.65	1,765	176.75
	STANDARD RISK	429	310.67	191	142.55	173	296.66
	NONSTANDARD RISK	313	444.71	87	192.32	85	434.72
	JUA	12	521.83	1	247.00	1	1161.00
	SUB-TOTAL	11,617	1661.05	8,403	756.04	7,858	2232.17
64096	POLICY TYPE						
	PREFERRED FAMILY	649	170.66	501	85.17	469	143.90
	STANDARD FAMILY	106	182.41	71	96.72	68	158.01
	STANDARD RISK	19	336.95	9	199.78	8	382.50
	NONSTANDARD RISK	20	477.80	8	104.00	8	306.50
	JUA	1	395.00	1	203.00	1	497.00
	SUB-TOTAL	795	1562.82	590	688.67	554	1487.92
64097	POLICY TYPE						
	PREFERRED FAMILY	730	172.67	569	82.64	532	147.75
	STANDARD FAMILY	255	185.13	168	85.20	157	150.70
	STANDARD RISK	19	366.42	5	209.60	5	446.40
	NONSTANDARD RISK	41	413.54	16	170.25	15	456.07
	JUA	1	1191.00	0	0.00	0	0.00
	SUB-TOTAL	1,046	2328.75	758	547.69	709	1200.92
64098	POLICY TYPE						
	PREFERRED FAMILY	1,344	197.02	1,029	84.59	955	164.09
	STANDARD FAMILY	580	208.69	374	91.89	357	185.37
	STANDARD RISK	63	252.84	32	104.25	29	234.76
	NONSTANDARD RISK	63	374.70	15	211.67	15	396.47

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64098	JUA	1	699.00	1	523.00	1	928.00
	SUB-TOTAL	2,051	1732.25	1,451	1015.39	1,357	1908.69
64100	POLICY TYPE						
	PREFERRED FAMILY	2	214.00	2	77.50	2	160.50
	SUB-TOTAL	2	214.00	2	77.50	2	160.50
64101	POLICY TYPE						
	PREFERRED FAMILY	23	271.87	15	170.07	16	264.25
	STANDARD FAMILY	9	346.89	8	133.63	6	331.83
	STANDARD RISK	19	166.16	7	193.71	7	276.57
	NONSTANDARD RISK	3	709.67	0	0.00	0	0.00
	SUB-TOTAL	54	1494.58	30	497.41	29	872.65
64102	POLICY TYPE						
	PREFERRED FAMILY	20	184.70	11	136.36	11	233.82
	STANDARD FAMILY	8	129.63	4	47.00	4	121.75
	STANDARD RISK	5	63.60	4	40.25	4	67.50
	NONSTANDARD RISK	3	115.67	0	0.00	0	0.00
	SUB-TOTAL	36	493.59	19	223.61	19	423.07
64103	POLICY TYPE						
	PREFERRED FAMILY	4	211.00	4	79.25	4	168.00
	NONSTANDARD RISK	4	250.75	0	0.00	0	0.00
	SUB-TOTAL	8	461.75	4	79.25	4	168.00
64104	POLICY TYPE						
	PREFERRED FAMILY	5	62.40	1	105.00	1	127.00
	STANDARD FAMILY	2	328.50	2	151.50	2	402.50
	STANDARD RISK	1	392.00	1	67.00	1	139.00
	NONSTANDARD RISK	1	822.00	0	0.00	0	0.00
	SUB-TOTAL	9	1604.90	4	323.50	4	668.50
64105	POLICY TYPE						
	PREFERRED FAMILY	585	286.61	473	200.55	456	309.00
	STANDARD FAMILY	191	344.96	138	169.51	134	308.35
	STANDARD RISK	36	510.31	19	271.21	21	391.24
	NONSTANDARD RISK	59	402.46	21	91.24	22	271.27
	JUA	5	1342.40	0	0.00	0	0.00
	SUB-TOTAL	876	2886.73	651	732.51	633	1279.86
64106	POLICY TYPE						
	PREFERRED FAMILY	666	247.68	478	147.01	450	243.06
	STANDARD FAMILY	166	385.79	98	130.76	91	269.44
	STANDARD RISK	65	457.83	28	252.21	28	440.07
	NONSTANDARD RISK	140	308.87	37	116.70	37	224.30
	JUA	1	1010.00	0	0.00	0	0.00
	SUB-TOTAL	1,038	2410.17	641	646.68	606	1176.87
64107	POLICY TYPE						
	PREFERRED FAMILY	2	181.00	2	86.50	2	214.50
	STANDARD FAMILY	1	288.00	1	373.00	2	222.50
	STANDARD RISK	1	180.00	0	0.00	0	0.00
	SUB-TOTAL	4	649.00	3	459.50	4	437.00

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ZIP	POLICY TYPE						
64108	PREFERRED FAMILY	1,194	268.42	857	160.57	834	262.95
	STANDARD FAMILY	305	345.19	213	151.87	204	285.55
	STANDARD RISK	104	520.13	54	232.63	48	518.00
	NONSTANDARD RISK	221	345.79	72	126.29	73	278.04
	JUA	7	797.29	1	507.00	1	1157.00
	SUB-TOTAL	1,831	2276.82	1,197	1178.36	1,160	2501.54
64109	POLICY TYPE						
	PREFERRED FAMILY	2,081	253.77	1,475	150.23	1,409	252.24
	STANDARD FAMILY	584	374.06	360	141.42	345	279.04
	STANDARD RISK	171	483.36	98	230.41	94	440.21
	NONSTANDARD RISK	537	309.24	160	99.08	160	214.43
	JUA	8	773.50	2	390.00	2	877.50
	SUB-TOTAL	3,381	2193.93	2,095	1011.14	2,010	2063.42
64110	POLICY TYPE						
	PREFERRED FAMILY	4,223	263.23	3,128	152.72	2,971	255.26
	STANDARD FAMILY	1,142	359.98	790	135.44	731	277.25
	STANDARD RISK	315	464.08	177	231.13	162	458.56
	NONSTANDARD RISK	762	305.07	296	97.99	295	202.49
	JUA	8	731.38	2	808.50	2	1307.50
	SUB-TOTAL	6,450	2123.74	4,393	1425.79	4,161	2501.06
64111	POLICY TYPE						
	PREFERRED FAMILY	5,164	265.01	3,732	155.37	3,514	260.15
	STANDARD FAMILY	1,178	365.54	799	143.87	720	299.66
	STANDARD RISK	364	490.40	189	223.05	180	422.13
	NONSTANDARD RISK	703	370.81	189	170.31	190	362.68
	JUA	7	735.71	0	0.00	0	0.00
	SUB-TOTAL	7,416	2227.47	4,909	692.60	4,604	1344.61
64112	POLICY TYPE						
	PREFERRED FAMILY	3,244	279.65	2,616	176.21	2,475	275.08
	STANDARD FAMILY	1,043	394.04	825	153.88	755	327.40
	STANDARD RISK	229	499.75	159	219.92	166	391.27
	NONSTANDARD RISK	177	545.93	71	238.24	69	572.93
	JUA	8	1100.00	0	0.00	0	0.00
	SUB-TOTAL	4,701	2819.37	3,671	788.25	3,465	1566.67
64113	POLICY TYPE						
	PREFERRED FAMILY	6,384	253.04	5,480	120.48	5,224	210.97
	STANDARD FAMILY	1,702	340.80	1,481	123.89	1,386	281.51
	STANDARD RISK	246	433.24	207	183.70	189	376.23
	NONSTANDARD RISK	177	481.80	71	179.01	68	467.44
	JUA	5	735.80	1	622.00	1	1127.00
	SUB-TOTAL	8,514	2244.68	7,240	1229.08	6,868	2463.15
64114	POLICY TYPE						
	PREFERRED FAMILY	13,686	221.51	11,452	102.02	10,886	187.70
	STANDARD FAMILY	2,808	305.70	2,233	108.90	2,090	228.40
	STANDARD RISK	507	441.73	354	186.01	329	414.33
	NONSTANDARD RISK	489	381.23	199	134.77	197	332.45

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ZIP	POLICY TYPE						
64114	JUA	14	868.14	5	299.20	5	726.40
	SUB-TOTAL	17,504	2218.32	14,243	830.89	13,507	1889.27
64115	POLICY TYPE						
	PREFERRED FAMILY	15	253.47	15	85.53	15	211.53
	STANDARD FAMILY	3	295.00	3	118.00	3	194.67
	STANDARD RISK	2	164.50	1	96.00	1	177.00
	SUB-TOTAL	20	712.97	19	299.53	19	583.20
64116	POLICY TYPE						
	PREFERRED FAMILY	7,642	216.43	6,244	97.51	5,961	185.16
	STANDARD FAMILY	1,270	282.98	956	114.16	908	219.15
	STANDARD RISK	436	413.94	250	159.92	241	382.00
	NONSTANDARD RISK	393	337.45	126	157.64	128	362.92
	JUA	6	667.50	2	375.00	2	574.00
	SUB-TOTAL	9,747	1918.29	7,578	904.22	7,240	1723.23
64117	POLICY TYPE						
	PREFERRED FAMILY	6,581	215.32	5,012	91.47	4,797	178.54
	STANDARD FAMILY	1,062	295.29	711	118.46	675	214.80
	STANDARD RISK	359	416.73	173	163.45	170	386.76
	NONSTANDARD RISK	433	321.27	158	158.58	158	332.79
	JUA	3	1708.33	0	0.00	0	0.00
	SUB-TOTAL	8,438	2956.94	6,054	531.95	5,800	1112.90
64118	POLICY TYPE						
	PREFERRED FAMILY	20,828	216.38	17,205	95.25	16,537	181.91
	STANDARD FAMILY	2,941	288.17	2,210	103.25	2,068	208.03
	STANDARD RISK	944	433.16	539	163.52	514	397.46
	NONSTANDARD RISK	903	348.08	342	164.10	341	368.75
	JUA	15	982.80	4	520.00	4	667.75
	SUB-TOTAL	25,631	2268.60	20,300	1046.13	19,464	1823.90
64119	POLICY TYPE						
	PREFERRED FAMILY	13,254	215.17	10,705	94.71	10,279	179.87
	STANDARD FAMILY	2,036	293.44	1,427	101.56	1,335	202.36
	STANDARD RISK	624	423.75	331	165.69	315	397.16
	NONSTANDARD RISK	549	345.63	182	167.05	180	390.99
	JUA	5	633.20	2	329.00	2	531.00
	SUB-TOTAL	16,468	1911.19	12,647	858.01	12,111	1701.38
64120	POLICY TYPE						
	PREFERRED FAMILY	169	255.78	114	143.13	107	242.68
	STANDARD FAMILY	48	322.13	23	88.00	15	210.40
	STANDARD RISK	13	408.31	6	163.33	6	289.00
	NONSTANDARD RISK	54	249.46	22	73.77	22	158.59
	SUB-TOTAL	284	1235.68	165	468.24	150	900.67
64121	POLICY TYPE						
	PREFERRED FAMILY	4	269.75	2	144.00	2	249.00
	STANDARD FAMILY	4	189.75	3	38.33	3	72.67
	SUB-TOTAL	8	459.50	5	182.33	5	321.67

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64123	PREFERRED FAMILY	2,967	251.94	2,107	140.12	1,939	242.42
	STANDARD FAMILY	631	358.60	366	142.16	340	248.85
	STANDARD RISK	139	481.79	64	217.30	62	438.58
	NONSTANDARD RISK	344	351.32	82	193.74	82	414.52
	JUA	3	1899.00	1	498.00	1	1149.00
	SUB-TOTAL	4,084	3342.66	2,620	1191.32	2,424	2493.37
64124	POLICY TYPE						
	PREFERRED FAMILY	2,487	246.79	1,729	139.00	1,658	238.48
	STANDARD FAMILY	604	346.40	307	134.00	284	260.69
	STANDARD RISK	169	477.44	75	238.17	69	481.90
	NONSTANDARD RISK	417	392.82	84	164.79	84	369.18
	JUA	9	1420.67	1	171.00	1	433.00
	SUB-TOTAL	3,686	2884.11	2,196	846.96	2,096	1783.25
64125	POLICY TYPE						
	PREFERRED FAMILY	531	249.88	337	136.40	322	226.90
	STANDARD FAMILY	114	342.26	58	138.86	51	253.06
	STANDARD RISK	34	539.47	15	177.60	14	423.43
	NONSTANDARD RISK	163	280.88	27	110.67	24	282.83
	JUA	2	1651.50	1	742.00	1	2069.00
	SUB-TOTAL	844	3063.99	438	1305.53	412	3255.22
64126	POLICY TYPE						
	PREFERRED FAMILY	1,553	250.58	997	132.66	949	226.31
	STANDARD FAMILY	312	365.66	165	116.56	148	233.39
	STANDARD RISK	90	441.47	37	212.16	34	416.06
	NONSTANDARD RISK	389	305.86	92	125.51	94	284.21
	JUA	2	989.00	0	0.00	0	0.00
	SUB-TOTAL	2,346	2352.57	1,291	586.89	1,225	1159.97
64127	POLICY TYPE						
	PREFERRED FAMILY	3,504	251.34	2,397	137.58	2,309	240.93
	STANDARD FAMILY	806	378.22	476	141.91	431	276.08
	STANDARD RISK	309	464.87	152	235.47	145	427.28
	NONSTANDARD RISK	930	302.80	259	102.90	260	230.44
	JUA	12	970.58	1	556.00	1	1348.00
	SUB-TOTAL	5,561	2367.81	3,285	1173.86	3,146	2522.74
64128	POLICY TYPE						
	PREFERRED FAMILY	3,158	239.46	2,207	143.45	2,149	250.01
	STANDARD FAMILY	922	352.29	590	146.11	545	272.85
	STANDARD RISK	239	493.41	143	236.71	143	442.72
	NONSTANDARD RISK	763	294.83	276	98.66	274	211.23
	JUA	11	1188.64	2	473.50	2	1542.50
	SUB-TOTAL	5,093	2568.63	3,218	1098.43	3,113	2719.32
64129	POLICY TYPE						
	PREFERRED FAMILY	3,710	248.63	2,620	133.24	2,468	226.89
	STANDARD FAMILY	726	350.95	422	135.44	381	254.05
	STANDARD RISK	196	423.51	102	191.04	99	391.09
	NONSTANDARD RISK	479	309.06	149	138.26	147	306.33

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64129	JUA	3	886.67	1	677.00	1	1159.00
	SUB-TOTAL	5,114	2218.82	3,294	1274.97	3,096	2337.36
64130	POLICY TYPE						
	PREFERRED FAMILY	6,377	237.18	4,574	149.39	4,465	256.62
	STANDARD FAMILY	1,650	368.44	1,094	157.83	1,038	288.83
	STANDARD RISK	410	511.38	242	264.23	239	480.45
	NONSTANDARD RISK	1,627	293.96	583	114.53	589	255.83
	JUA	20	877.00	3	724.67	3	1648.33
	SUB-TOTAL	10,084	2287.96	6,496	1410.64	6,334	2930.06
64131	POLICY TYPE						
	PREFERRED FAMILY	9,878	230.71	8,060	105.35	7,698	198.82
	STANDARD FAMILY	2,083	319.88	1,594	110.66	1,488	239.54
	STANDARD RISK	471	425.49	318	160.97	296	367.36
	NONSTANDARD RISK	992	279.48	416	115.76	418	261.04
	JUA	9	1304.33	1	557.00	1	2661.00
	SUB-TOTAL	13,433	2559.89	10,389	1049.74	9,901	3727.76
64132	POLICY TYPE						
	PREFERRED FAMILY	4,336	234.41	3,009	118.70	2,904	231.02
	STANDARD FAMILY	1,026	333.16	667	101.44	634	241.00
	STANDARD RISK	315	450.25	182	214.13	175	426.53
	NONSTANDARD RISK	773	334.36	274	111.72	273	263.64
	JUA	8	556.63	3	632.00	3	1073.00
	SUB-TOTAL	6,458	1908.81	4,135	1177.98	3,989	2235.20
64133	POLICY TYPE						
	PREFERRED FAMILY	19,413	217.15	15,900	90.96	15,091	173.79
	STANDARD FAMILY	3,256	289.70	2,295	98.24	2,167	194.81
	STANDARD RISK	545	458.94	358	166.32	329	386.13
	NONSTANDARD RISK	1,055	327.38	368	136.30	363	328.87
	JUA	14	747.00	4	280.25	4	711.00
	SUB-TOTAL	24,283	2040.17	18,925	772.08	17,954	1794.60
64134	POLICY TYPE						
	PREFERRED FAMILY	11,629	215.78	9,178	99.48	8,761	186.71
	STANDARD FAMILY	1,868	300.08	1,332	106.23	1,251	214.32
	STANDARD RISK	490	393.19	308	153.47	289	360.21
	NONSTANDARD RISK	886	293.52	334	123.04	332	273.51
	JUA	6	754.83	0	0.00	0	0.00
	SUB-TOTAL	14,879	1957.40	11,152	482.21	10,633	1034.76
64135	POLICY TYPE						
	PREFERRED FAMILY	2	263.00	3	76.33	3	151.67
	STANDARD FAMILY	2	250.00	1	204.00	1	386.00
	SUB-TOTAL	4	513.00	4	280.33	4	537.67
64136	POLICY TYPE						
	PREFERRED FAMILY	494	224.81	357	89.66	337	172.91
	STANDARD FAMILY	77	293.57	45	236.00	44	313.43
	STANDARD RISK	19	460.58	4	168.50	4	368.00
	NONSTANDARD RISK	37	323.05	9	202.11	9	509.33

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
64136		627	1302.01	415	696.27	394	1363.67
64137	POLICY TYPE						
	PREFERRED FAMILY	5,279	219.27	4,240	99.37	4,040	184.75
	STANDARD FAMILY	886	314.66	656	104.27	621	221.77
	STANDARD RISK	249	396.90	153	159.35	146	373.72
	NONSTANDARD RISK	310	362.55	124	147.25	124	365.45
	JUA	5	1553.00	0	0.00	0	0.00
	SUB-TOTAL	6,729	2846.37	5,173	510.24	4,931	1145.70
64138	POLICY TYPE						
	PREFERRED FAMILY	13,966	222.96	11,333	99.62	10,741	183.64
	STANDARD FAMILY	2,125	303.43	1,585	107.64	1,468	219.17
	STANDARD RISK	394	460.76	253	160.63	233	396.90
	NONSTANDARD RISK	938	302.38	428	112.59	427	260.36
	JUA	2	1020.50	0	0.00	0	0.00
	SUB-TOTAL	17,425	2310.03	13,599	480.49	12,869	1060.06
64139	POLICY TYPE						
	PREFERRED FAMILY	212	230.08	160	99.84	147	181.44
	STANDARD FAMILY	55	273.82	41	97.34	36	237.44
	STANDARD RISK	6	292.33	5	95.40	4	239.75
	NONSTANDARD RISK	19	307.32	3	22.00	3	52.67
	SUB-TOTAL	292	1103.55	209	314.58	190	711.30
64140	POLICY TYPE						
	STANDARD FAMILY	1	224.00	1	49.00	1	171.00
	NONSTANDARD RISK	2	268.00	0	0.00	0	0.00
	SUB-TOTAL	3	492.00	1	49.00	1	171.00
64141	POLICY TYPE						
	PREFERRED FAMILY	121	200.55	100	96.07	91	194.16
	STANDARD FAMILY	76	299.26	55	127.35	57	240.56
	STANDARD RISK	10	354.50	9	199.44	9	386.89
	NONSTANDARD RISK	22	320.55	6	168.17	6	399.50
	JUA	1	833.00	0	0.00	0	0.00
	SUB-TOTAL	230	2007.85	170	591.03	163	1221.12
64142	POLICY TYPE						
	PREFERRED FAMILY	7	154.00	5	73.80	5	157.80
	STANDARD FAMILY	8	310.38	6	205.67	6	292.83
	NONSTANDARD RISK	10	190.60	4	113.00	4	128.00
	JUA	1	833.00	0	0.00	0	0.00
	SUB-TOTAL	26	1487.98	15	392.47	15	578.63
64143	POLICY TYPE						
	PREFERRED FAMILY	2	615.00	1	179.00	1	368.00
	SUB-TOTAL	2	615.00	1	179.00	1	368.00
64144	POLICY TYPE						
	STANDARD FAMILY	5	255.60	3	64.67	3	151.67
	SUB-TOTAL	5	255.60	3	64.67	3	151.67
64145	POLICY TYPE						
	PREFERRED FAMILY	2,386	231.83	2,078	114.74	1,991	196.40

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64145	STANDARD FAMILY	622	300.72	506	135.31	478	258.82
	STANDARD RISK	81	460.91	89	155.33	77	333.42
	NONSTANDARD RISK	84	369.31	36	120.64	30	340.77
	JUA	3	869.67	2	143.00	2	773.00
	SUB-TOTAL	3,176	2232.43	2,711	669.02	2,578	1902.40
64146	POLICY TYPE						
	PREFERRED FAMILY	742	217.05	613	101.19	577	181.23
	STANDARD FAMILY	152	309.91	130	117.78	122	252.39
	STANDARD RISK	45	238.27	22	150.95	20	380.05
	NONSTANDARD RISK	27	431.96	10	219.50	10	514.50
	JUA	1	1115.00	1	171.00	1	926.00
	SUB-TOTAL	967	2312.19	776	760.42	730	2254.17
64147	POLICY TYPE						
	PREFERRED FAMILY	84	244.46	53	85.70	51	181.12
	STANDARD FAMILY	41	383.46	20	70.45	20	161.70
	STANDARD RISK	11	298.73	4	175.25	4	443.50
	NONSTANDARD RISK	42	299.36	13	82.85	13	185.46
	SUB-TOTAL	178	1226.01	90	414.24	88	971.78
64148	POLICY TYPE						
	PREFERRED FAMILY	6	201.83	4	93.00	3	205.00
	STANDARD FAMILY	8	248.50	4	97.75	4	163.75
	STANDARD RISK	3	241.67	3	110.67	3	216.67
	SUB-TOTAL	17	692.00	11	301.42	10	585.42
64149	POLICY TYPE						
	PREFERRED FAMILY	217	225.92	169	101.10	161	179.91
	STANDARD FAMILY	36	251.06	29	67.72	26	172.15
	STANDARD RISK	3	468.33	2	272.50	2	583.50
	NONSTANDARD RISK	1	849.00	0	0.00	0	0.00
	SUB-TOTAL	257	1794.31	200	441.32	189	935.57
64150	POLICY TYPE						
	PREFERRED FAMILY	670	224.75	500	93.75	482	181.71
	STANDARD FAMILY	158	257.97	103	97.33	96	202.78
	STANDARD RISK	51	311.27	28	147.43	25	334.48
	NONSTANDARD RISK	71	267.17	29	105.93	29	176.59
	JUA	5	1148.00	1	348.00	1	1063.00
	SUB-TOTAL	955	2209.16	661	792.44	633	1958.56
64151	POLICY TYPE						
	PREFERRED FAMILY	10,300	219.77	8,562	97.77	8,239	185.55
	STANDARD FAMILY	1,820	269.58	1,441	100.26	1,361	220.96
	STANDARD RISK	419	418.24	243	166.40	233	404.70
	NONSTANDARD RISK	447	305.92	162	167.28	161	367.95
	JUA	12	1267.67	3	391.33	3	929.00
	SUB-TOTAL	12,998	2481.17	10,411	923.03	9,997	2108.17
64152	POLICY TYPE						
	PREFERRED FAMILY	10,791	224.87	8,851	96.20	8,457	184.13
	STANDARD FAMILY	1,963	263.14	1,453	94.11	1,397	212.90

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64152	STANDARD RISK	466	412.10	279	166.17	270	398.30
	NONSTANDARD RISK	464	369.37	161	179.31	161	402.63
	JUA	14	797.79	3	336.33	3	941.00
	SUB-TOTAL	13,698	2067.26	10,747	872.12	10,288	2138.97
64153	POLICY TYPE						
	PREFERRED FAMILY	977	211.98	831	103.45	797	196.57
	STANDARD FAMILY	139	288.59	105	110.57	101	242.36
	STANDARD RISK	40	442.55	27	155.44	26	388.92
	NONSTANDARD RISK	42	291.43	26	157.81	24	348.71
	SUB-TOTAL	1,198	1234.55	989	527.27	948	1176.56
64154	POLICY TYPE						
	PREFERRED FAMILY	1,701	218.99	1,490	105.41	1,444	198.16
	STANDARD FAMILY	333	257.71	249	119.95	230	246.43
	STANDARD RISK	60	406.77	38	182.26	37	436.27
	NONSTANDARD RISK	60	366.77	28	206.93	28	499.25
	JUA	2	619.00	0	0.00	0	0.00
	SUB-TOTAL	2,156	1869.23	1,805	614.56	1,739	1380.11
64155	POLICY TYPE						
	PREFERRED FAMILY	6,864	219.73	5,791	96.23	5,571	183.12
	STANDARD FAMILY	867	302.37	635	101.35	596	218.35
	STANDARD RISK	192	456.96	109	180.95	102	459.42
	NONSTANDARD RISK	299	305.76	120	156.53	117	341.43
	SUB-TOTAL	8,222	1284.82	6,655	535.06	6,386	1202.32
64156	POLICY TYPE						
	PREFERRED FAMILY	416	209.61	321	94.85	305	178.21
	STANDARD FAMILY	109	265.82	71	103.68	66	205.11
	STANDARD RISK	9	502.22	4	306.75	4	713.75
	NONSTANDARD RISK	35	258.46	11	145.64	11	320.18
	JUA	2	456.00	0	0.00	0	0.00
	SUB-TOTAL	571	1692.11	407	650.91	386	1417.25
64157	POLICY TYPE						
	PREFERRED FAMILY	287	218.99	215	97.19	205	195.17
	STANDARD FAMILY	57	269.02	36	138.69	36	242.78
	STANDARD RISK	30	409.43	11	165.82	11	426.00
	NONSTANDARD RISK	37	299.38	16	133.69	16	303.31
	SUB-TOTAL	411	1196.82	278	535.39	268	1167.26
64158	POLICY TYPE						
	PREFERRED FAMILY	127	196.64	106	96.12	100	182.48
	STANDARD FAMILY	15	222.40	10	117.30	10	163.50
	STANDARD RISK	5	370.40	4	187.25	4	484.75
	NONSTANDARD RISK	9	295.22	7	98.57	7	262.86
	SUB-TOTAL	156	1084.66	127	499.24	121	1093.59
64159	POLICY TYPE						
	PREFERRED FAMILY	1	70.00	0	0.00	0	0.00
	STANDARD FAMILY	2	373.50	1	72.00	0	0.00
	SUB-TOTAL	3	443.50	1	72.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64160	STANDARD RISK	1	365.00	1	135.00	1	512.00
	SUB-TOTAL	1	365.00	1	135.00	1	512.00
64161	POLICY TYPE						
	PREFERRED FAMILY	218	209.32	134	81.34	125	171.09
	STANDARD FAMILY	68	276.68	37	92.95	32	177.25
	STANDARD RISK	18	383.50	4	181.00	3	558.00
	NONSTANDARD RISK	18	236.33	7	51.29	7	130.00
	SUB-TOTAL	322	1105.83	182	406.57	167	1036.34
64162	POLICY TYPE						
	PREFERRED FAMILY	1	170.00	0	0.00	0	0.00
	SUB-TOTAL	1	170.00	0	0.00	0	0.00
64163	POLICY TYPE						
	PREFERRED FAMILY	236	205.00	173	91.75	163	177.28
	STANDARD FAMILY	63	244.97	33	144.70	36	260.31
	STANDARD RISK	21	349.86	9	112.11	9	295.44
	NONSTANDARD RISK	18	344.61	6	131.17	6	299.17
	SUB-TOTAL	338	1144.44	221	479.73	214	1032.19
64164	POLICY TYPE						
	PREFERRED FAMILY	120	196.63	90	85.66	83	164.70
	STANDARD FAMILY	39	199.56	15	110.33	13	213.00
	STANDARD RISK	4	276.50	0	0.00	0	0.00
	NONSTANDARD RISK	6	381.83	2	112.00	1	310.00
	SUB-TOTAL	169	1054.52	107	307.99	97	687.70
64165	POLICY TYPE						
	PREFERRED FAMILY	42	189.02	25	88.20	24	176.17
	STANDARD FAMILY	12	189.58	10	80.60	10	158.00
	STANDARD RISK	5	143.40	2	47.50	1	123.00
	NONSTANDARD RISK	1	119.00	1	32.00	1	75.00
	SUB-TOTAL	60	641.01	38	248.30	36	532.17
64166	POLICY TYPE						
	PREFERRED FAMILY	197	202.09	162	85.96	158	159.11
	STANDARD FAMILY	25	229.16	19	76.74	15	161.53
	STANDARD RISK	15	295.93	8	158.38	7	458.57
	NONSTANDARD RISK	1	714.00	0	0.00	0	0.00
	SUB-TOTAL	238	1441.18	189	321.07	180	779.22
64167	POLICY TYPE						
	PREFERRED FAMILY	20	185.70	13	101.62	13	190.46
	STANDARD FAMILY	2	215.50	1	199.00	1	252.00
	SUB-TOTAL	22	401.20	14	300.62	14	442.46
64168	POLICY TYPE						
	PREFERRED FAMILY	64	193.77	52	97.85	48	181.54
	STANDARD FAMILY	12	200.25	7	73.00	6	155.33
	NONSTANDARD RISK	11	394.27	3	165.67	3	266.33
	JUA	1	719.00	0	0.00	0	0.00
	SUB-TOTAL	88	1507.29	62	336.51	57	603.21

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64170	PREFERRED FAMILY	1	128.00	0	0.00	0	0.00
	SUB-TOTAL	1	128.00	0	0.00	0	0.00
64171	POLICY TYPE						
	STANDARD FAMILY	4	0.00	2	163.00	1	0.00
	SUB-TOTAL	4	0.00	2	163.00	1	0.00
64172	POLICY TYPE						
	PREFERRED FAMILY	1	187.00	2	25.00	2	65.00
	SUB-TOTAL	1	187.00	2	25.00	2	65.00
64177	POLICY TYPE						
	PREFERRED FAMILY	2	144.50	1	173.00	1	214.00
	STANDARD FAMILY	1	286.00	1	34.00	1	112.00
	SUB-TOTAL	3	430.50	2	207.00	2	326.00
64179	POLICY TYPE						
	PREFERRED FAMILY	1	76.00	0	0.00	0	0.00
	SUB-TOTAL	1	76.00	0	0.00	0	0.00
64180	POLICY TYPE						
	NONSTANDARD RISK	1	311.00	0	0.00	0	0.00
	SUB-TOTAL	1	311.00	0	0.00	0	0.00
64182	POLICY TYPE						
	PREFERRED FAMILY	1	172.00	1	56.00	1	121.00
	SUB-TOTAL	1	172.00	1	56.00	1	121.00
64183	POLICY TYPE						
	PREFERRED FAMILY	2	199.00	2	116.00	2	180.50
	STANDARD RISK	1	168.00	1	73.00	1	154.00
	NONSTANDARD RISK	1	160.00	0	0.00	0	0.00
	SUB-TOTAL	4	527.00	3	189.00	3	334.50
64184	POLICY TYPE						
	PREFERRED FAMILY	2	83.00	1	74.00	1	160.00
	SUB-TOTAL	2	83.00	1	74.00	1	160.00
64188	POLICY TYPE						
	PREFERRED FAMILY	1	110.00	1	28.00	1	68.00
	SUB-TOTAL	1	110.00	1	28.00	1	68.00
64190	POLICY TYPE						
	PREFERRED FAMILY	5	238.20	5	199.00	5	316.60
	STANDARD FAMILY	4	402.75	3	56.33	3	302.67
	NONSTANDARD RISK	0	0.00	1	74.00	0	0.00
	SUB-TOTAL	9	640.95	9	329.33	8	619.27
64192	POLICY TYPE						
	PREFERRED FAMILY	1	260.00	1	19.00	1	95.00
	STANDARD FAMILY	2	343.00	0	0.00	0	0.00
	SUB-TOTAL	3	603.00	1	19.00	1	95.00
64195	POLICY TYPE						
	PREFERRED FAMILY	24	192.79	22	91.14	20	158.95
	STANDARD FAMILY	10	428.40	12	169.25	9	328.78
	NONSTANDARD RISK	1	65.00	0	0.00	0	0.00
	SUB-TOTAL	35	686.19	34	260.39	29	487.73

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64196	PREFERRED FAMILY	10	236.60	8	83.00	8	153.88
	STANDARD FAMILY	4	571.75	4	158.75	4	222.25
	SUB-TOTAL	14	808.35	12	241.75	12	376.13
64199	POLICY TYPE						
	PREFERRED FAMILY	9	195.33	6	131.50	6	270.83
	STANDARD FAMILY	6	385.17	3	126.33	3	229.83
	NONSTANDARD RISK	3	147.33	2	35.50	2	79.00
	SUB-TOTAL	18	727.83	11	293.33	11	579.17
64401	POLICY TYPE						
	PREFERRED FAMILY	638	178.26	480	82.14	448	162.15
	STANDARD FAMILY	295	198.33	184	95.81	175	172.63
	STANDARD RISK	28	358.07	18	127.44	17	314.29
	NONSTANDARD RISK	21	376.90	8	192.13	8	493.13
	SUB-TOTAL	982	1111.57	690	497.52	648	1142.20
64402	POLICY TYPE						
	PREFERRED FAMILY	1,345	143.13	947	79.68	840	126.87
	STANDARD FAMILY	347	131.21	239	82.24	212	137.06
	STANDARD RISK	62	242.98	24	99.46	22	201.05
	NONSTANDARD RISK	52	365.42	15	151.00	15	350.47
	SUB-TOTAL	1,806	882.75	1,225	412.37	1,089	815.44
64420	POLICY TYPE						
	PREFERRED FAMILY	11	132.27	5	78.20	4	101.25
	STANDARD FAMILY	6	105.67	6	86.33	6	92.67
	STANDARD RISK	3	119.67	2	97.50	2	117.50
	NONSTANDARD RISK	2	140.00	0	0.00	0	0.00
	SUB-TOTAL	22	497.61	13	262.03	12	311.42
64421	POLICY TYPE						
	PREFERRED FAMILY	344	152.90	219	86.26	200	138.86
	STANDARD FAMILY	89	166.42	39	91.21	38	161.45
	STANDARD RISK	24	270.67	2	315.50	2	480.50
	NONSTANDARD RISK	26	325.65	3	255.00	3	229.33
	JUA	1	224.00	0	0.00	0	0.00
	SUB-TOTAL	484	1139.63	263	747.97	243	1010.14
64422	POLICY TYPE						
	PREFERRED FAMILY	240	136.50	155	74.50	135	121.46
	STANDARD FAMILY	55	152.73	34	87.82	34	149.00
	STANDARD RISK	4	370.50	2	178.50	2	515.50
	NONSTANDARD RISK	12	378.17	2	93.50	2	218.50
	SUB-TOTAL	311	1037.89	193	434.32	173	1004.46
64423	POLICY TYPE						
	PREFERRED FAMILY	497	141.32	336	89.20	306	132.81
	STANDARD FAMILY	143	136.97	81	74.10	76	124.32
	STANDARD RISK	21	301.48	7	184.86	7	338.29
	NONSTANDARD RISK	4	429.50	1	63.00	1	183.00
	JUA	1	562.00	0	0.00	0	0.00
	SUB-TOTAL	666	1571.27	425	411.16	390	778.41

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64424	PREFERRED FAMILY	2,113	139.30	1,550	82.56	1,346	128.11
	STANDARD FAMILY	533	136.41	364	82.83	309	134.99
	STANDARD RISK	120	219.54	49	115.51	36	195.31
	NONSTANDARD RISK	55	328.22	14	177.50	14	339.36
	JUA	2	608.00	0	0.00	0	0.00
	SUB-TOTAL	2,823	1431.47	1,977	458.40	1,705	797.76
64425	POLICY TYPE						
	PREFERRED FAMILY	174	123.78	124	81.69	118	126.57
	STANDARD FAMILY	91	152.02	55	76.69	50	126.58
	STANDARD RISK	9	253.44	5	196.80	5	388.80
	NONSTANDARD RISK	8	254.00	1	280.00	1	920.00
	JUA	1	1076.00	0	0.00	0	0.00
	SUB-TOTAL	283	1859.24	185	635.18	174	1561.95
64426	POLICY TYPE						
	PREFERRED FAMILY	190	128.12	114	76.00	97	124.42
	STANDARD FAMILY	91	131.67	58	69.53	49	146.76
	STANDARD RISK	5	144.40	1	48.00	0	0.00
	NONSTANDARD RISK	4	258.00	1	283.00	1	691.00
	JUA	2	1505.50	0	0.00	0	0.00
	SUB-TOTAL	292	2167.69	174	476.53	147	962.18
64427	POLICY TYPE						
	PREFERRED FAMILY	390	140.74	249	80.05	228	124.48
	STANDARD FAMILY	72	149.74	37	81.35	36	129.67
	STANDARD RISK	23	181.96	10	94.30	10	155.10
	NONSTANDARD RISK	19	431.37	5	402.80	5	259.60
	SUB-TOTAL	504	903.80	301	658.50	279	668.85
64428	POLICY TYPE						
	PREFERRED FAMILY	527	140.83	379	87.04	336	130.85
	STANDARD FAMILY	192	119.88	90	87.36	92	141.09
	STANDARD RISK	26	278.73	7	156.57	7	258.71
	NONSTANDARD RISK	15	271.87	5	99.40	5	180.80
	SUB-TOTAL	760	811.30	481	430.37	440	711.45
64429	POLICY TYPE						
	PREFERRED FAMILY	3,373	162.41	2,439	90.26	2,250	144.02
	STANDARD FAMILY	1,128	162.19	767	83.69	722	147.51
	STANDARD RISK	178	329.55	75	139.84	69	309.58
	NONSTANDARD RISK	161	353.89	56	161.46	61	315.77
	JUA	3	559.00	0	0.00	0	0.00
	SUB-TOTAL	4,843	1567.04	3,337	475.26	3,102	916.88
64430	POLICY TYPE						
	PREFERRED FAMILY	467	146.90	316	84.76	292	132.08
	STANDARD FAMILY	129	167.71	83	71.88	72	130.92
	STANDARD RISK	16	295.75	4	186.00	4	327.50
	NONSTANDARD RISK	14	329.93	3	283.00	3	337.00
	SUB-TOTAL	626	940.29	406	625.64	371	927.49

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64431	PREFERRED FAMILY	281	138.11	210	80.17	181	125.92
	STANDARD FAMILY	76	105.88	44	72.75	39	132.79
	STANDARD RISK	17	338.29	8	198.50	6	392.00
	NONSTANDARD RISK	2	525.00	0	0.00	0	0.00
	SUB-TOTAL	376	1107.29	262	351.42	226	650.71
64432	POLICY TYPE						
	PREFERRED FAMILY	26	146.38	11	87.27	10	134.00
	STANDARD FAMILY	14	159.50	6	88.83	5	165.20
	STANDARD RISK	9	341.78	6	242.33	6	383.83
	NONSTANDARD RISK	1	546.00	0	0.00	0	0.00
	SUB-TOTAL	50	1193.66	23	418.44	21	683.03
64433	POLICY TYPE						
	PREFERRED FAMILY	44	157.00	28	102.68	22	142.91
	STANDARD FAMILY	20	181.75	15	94.33	14	168.50
	STANDARD RISK	3	445.67	0	0.00	0	0.00
	NONSTANDARD RISK	1	402.00	0	0.00	0	0.00
	SUB-TOTAL	68	1186.42	43	197.01	36	311.41
64434	POLICY TYPE						
	PREFERRED FAMILY	305	148.28	206	82.22	181	128.76
	STANDARD FAMILY	71	164.08	51	61.59	40	115.98
	STANDARD RISK	30	280.70	9	166.67	8	281.63
	NONSTANDARD RISK	5	644.20	0	0.00	0	0.00
	SUB-TOTAL	411	1237.26	266	310.48	229	526.36
64435	POLICY TYPE						
	PREFERRED FAMILY	36	152.25	21	76.57	20	131.35
	STANDARD FAMILY	17	150.88	10	100.20	10	153.80
	NONSTANDARD RISK	3	451.67	1	388.00	1	816.00
	SUB-TOTAL	56	754.80	32	564.77	31	1101.15
64436	POLICY TYPE						
	PREFERRED FAMILY	463	155.61	338	90.26	311	138.14
	STANDARD FAMILY	70	171.11	42	77.67	39	133.67
	STANDARD RISK	12	297.08	3	160.67	3	326.33
	NONSTANDARD RISK	5	388.20	2	112.50	2	427.00
	SUB-TOTAL	550	1012.00	385	441.09	355	1025.14
64437	POLICY TYPE						
	PREFERRED FAMILY	265	131.42	183	77.64	166	128.56
	STANDARD FAMILY	219	117.71	132	70.40	121	122.41
	STANDARD RISK	18	254.44	6	160.17	6	205.17
	NONSTANDARD RISK	9	475.11	4	209.25	4	432.75
	SUB-TOTAL	511	978.69	325	517.46	297	888.89
64438	POLICY TYPE						
	PREFERRED FAMILY	174	134.64	107	79.88	91	125.63
	STANDARD FAMILY	27	136.11	21	90.52	17	154.35
	STANDARD RISK	3	248.67	1	210.00	1	340.00
	NONSTANDARD RISK	3	480.33	1	243.00	1	637.00
	SUB-TOTAL	207	999.75	130	623.40	110	1256.98

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64439	PREFERRED FAMILY	730	193.70	543	78.47	494	157.68
	STANDARD FAMILY	398	185.53	253	103.34	246	167.54
	STANDARD RISK	49	341.78	19	126.47	19	284.05
	NONSTANDARD RISK	41	434.46	14	199.07	14	422.50
	SUB-TOTAL	1,218	1155.47	829	507.36	773	1031.78
64440	POLICY TYPE						
	PREFERRED FAMILY	310	155.97	211	67.90	201	140.03
	STANDARD FAMILY	195	172.05	106	90.47	102	155.48
	STANDARD RISK	15	245.27	6	107.50	5	236.00
	NONSTANDARD RISK	12	280.25	5	140.00	5	301.60
	SUB-TOTAL	532	853.53	328	405.87	313	833.12
64441	POLICY TYPE						
	PREFERRED FAMILY	124	125.02	90	68.13	66	121.85
	STANDARD FAMILY	17	182.76	12	110.83	9	193.11
	STANDARD RISK	6	200.67	1	204.00	1	338.00
	NONSTANDARD RISK	10	187.40	8	108.50	9	170.44
	SUB-TOTAL	157	695.86	111	491.47	85	823.40
64442	POLICY TYPE						
	PREFERRED FAMILY	419	134.65	305	84.83	256	131.96
	STANDARD FAMILY	162	127.46	101	64.61	93	136.96
	STANDARD RISK	9	307.89	4	263.00	3	574.00
	NONSTANDARD RISK	4	394.25	3	180.33	1	311.00
	SUB-TOTAL	594	964.25	413	592.78	353	1153.91
64443	POLICY TYPE						
	PREFERRED FAMILY	616	167.09	418	68.07	386	140.68
	STANDARD FAMILY	203	164.69	125	113.24	118	159.52
	STANDARD RISK	18	383.33	8	140.00	6	346.17
	NONSTANDARD RISK	28	317.18	5	73.40	4	197.25
	SUB-TOTAL	865	1032.30	556	394.71	514	843.61
64444	POLICY TYPE						
	PREFERRED FAMILY	587	195.48	397	82.08	369	160.03
	STANDARD FAMILY	229	211.58	133	94.81	120	168.92
	STANDARD RISK	54	319.63	21	119.43	19	294.16
	NONSTANDARD RISK	29	447.28	11	171.45	11	401.82
	SUB-TOTAL	899	1173.96	562	467.77	519	1024.92
64445	POLICY TYPE						
	PREFERRED FAMILY	224	131.26	140	75.74	124	115.27
	STANDARD FAMILY	56	125.63	34	90.56	28	131.25
	STANDARD RISK	14	202.93	7	125.71	6	231.33
	NONSTANDARD RISK	5	387.60	0	0.00	0	0.00
	SUB-TOTAL	299	847.42	181	292.02	158	477.86
64446	POLICY TYPE						
	PREFERRED FAMILY	790	142.72	556	82.40	504	128.67
	STANDARD FAMILY	323	135.40	234	71.95	208	130.89
	STANDARD RISK	20	258.25	7	141.57	6	248.67
	NONSTANDARD RISK	16	455.19	10	153.50	10	361.80

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64446	JUA	1	225.00	1	96.00	1	182.00
	SUB-TOTAL	1,150	1216.56	808	545.42	729	1052.02
64447	POLICY TYPE						
	PREFERRED FAMILY	13	128.54	8	91.38	8	129.38
	STANDARD FAMILY	10	88.10	5	59.60	5	118.00
	SUB-TOTAL	23	216.64	13	150.98	13	247.38
64448	POLICY TYPE						
	PREFERRED FAMILY	585	164.82	407	82.48	385	157.06
	STANDARD FAMILY	228	202.84	145	116.03	127	172.63
	STANDARD RISK	29	279.17	11	117.18	11	234.82
	NONSTANDARD RISK	17	357.88	4	170.25	4	474.00
	SUB-TOTAL	859	1004.71	567	485.95	527	1038.51
64449	POLICY TYPE						
	PREFERRED FAMILY	266	144.04	165	83.79	157	134.40
	STANDARD FAMILY	44	157.84	24	93.46	22	176.95
	STANDARD RISK	17	236.12	2	341.50	2	483.00
	NONSTANDARD RISK	20	389.50	7	131.86	7	202.71
	JUA	1	80.00	1	25.00	1	65.00
	SUB-TOTAL	348	1007.50	199	675.61	189	1062.07
64451	POLICY TYPE						
	PREFERRED FAMILY	263	141.04	171	91.94	170	135.94
	STANDARD FAMILY	113	139.46	73	84.84	69	145.32
	STANDARD RISK	14	191.50	9	139.89	9	224.00
	NONSTANDARD RISK	17	400.71	3	121.33	3	332.67
	SUB-TOTAL	407	872.71	256	438.00	251	837.92
64452	POLICY TYPE						
	PREFERRED FAMILY	32	131.66	20	64.80	17	113.94
	STANDARD FAMILY	7	118.71	1	78.00	1	169.00
	STANDARD RISK	3	293.33	1	430.00	1	799.00
	NONSTANDARD RISK	1	304.00	1	64.00	1	145.00
	SUB-TOTAL	43	847.70	23	636.80	20	1226.94
64453	POLICY TYPE						
	PREFERRED FAMILY	120	139.87	72	81.22	65	121.58
	STANDARD FAMILY	47	126.64	29	62.21	25	124.92
	STANDARD RISK	13	204.77	4	91.50	3	157.00
	NONSTANDARD RISK	4	297.50	0	0.00	0	0.00
	SUB-TOTAL	184	768.77	105	234.93	93	403.50
64454	POLICY TYPE						
	PREFERRED FAMILY	1,245	171.35	851	84.63	790	152.26
	STANDARD FAMILY	320	208.59	200	106.87	191	182.15
	STANDARD RISK	31	370.87	15	120.80	15	313.40
	NONSTANDARD RISK	45	490.18	15	209.33	14	592.43
	SUB-TOTAL	1,641	1240.99	1,081	521.62	1,010	1240.23
64455	POLICY TYPE						
	PREFERRED FAMILY	214	133.84	132	81.65	113	124.90
	STANDARD FAMILY	170	137.04	89	79.62	88	128.27

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64455	STANDARD RISK	14	285.71	5	135.80	5	216.00
	NONSTANDARD RISK	9	328.00	6	114.33	6	270.67
	JUA	1	736.00	0	0.00	0	0.00
	SUB-TOTAL	408	1620.60	232	411.40	212	739.84
64456	POLICY TYPE						
	PREFERRED FAMILY	1,065	129.18	697	81.50	599	121.75
	STANDARD FAMILY	182	125.03	92	82.58	76	134.18
	STANDARD RISK	65	191.91	20	101.45	18	158.17
	NONSTANDARD RISK	14	410.43	5	179.40	4	236.50
	JUA	2	503.00	0	0.00	0	0.00
	SUB-TOTAL	1,328	1359.55	814	444.93	697	650.61
64457	POLICY TYPE						
	PREFERRED FAMILY	195	129.33	124	78.44	108	115.07
	STANDARD FAMILY	16	181.88	15	149.00	9	278.00
	STANDARD RISK	6	327.00	1	231.00	1	395.00
	NONSTANDARD RISK	7	292.29	1	138.00	0	0.00
	SUB-TOTAL	224	930.49	141	596.44	118	788.07
64458	POLICY TYPE						
	PREFERRED FAMILY	103	122.67	53	85.94	47	134.13
	STANDARD FAMILY	43	116.86	19	78.32	20	122.30
	STANDARD RISK	4	319.50	0	0.00	0	0.00
	NONSTANDARD RISK	3	435.67	0	0.00	0	0.00
	SUB-TOTAL	153	994.70	72	164.26	67	256.43
64459	POLICY TYPE						
	PREFERRED FAMILY	299	148.80	236	90.65	218	144.00
	STANDARD FAMILY	70	165.37	53	123.43	52	178.94
	STANDARD RISK	1	704.00	1	135.00	1	635.00
	NONSTANDARD RISK	8	379.88	2	75.00	2	137.00
	SUB-TOTAL	378	1398.05	292	424.09	273	1094.94
64461	POLICY TYPE						
	PREFERRED FAMILY	656	133.19	454	69.20	381	116.43
	STANDARD FAMILY	128	170.42	58	82.17	51	149.39
	STANDARD RISK	25	392.20	7	140.14	7	256.14
	NONSTANDARD RISK	24	342.04	9	92.33	8	270.75
	JUA	1	618.00	0	0.00	0	0.00
	SUB-TOTAL	834	1655.85	528	383.84	447	792.72
64463	POLICY TYPE						
	PREFERRED FAMILY	956	136.29	699	79.29	607	131.29
	STANDARD FAMILY	176	190.16	118	88.40	105	175.82
	STANDARD RISK	30	305.03	13	183.85	13	285.77
	NONSTANDARD RISK	25	377.16	8	161.25	9	306.11
	SUB-TOTAL	1,187	1008.65	838	512.79	734	898.99
64464	POLICY TYPE						
	PREFERRED FAMILY	2	125.50	1	98.00	1	163.00
	STANDARD FAMILY	5	105.40	1	0.00	0	0.00
	SUB-TOTAL	7	230.90	2	98.00	1	163.00

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1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64465	PREFERRED FAMILY	1,909	175.24	1,344	88.66	1,259	153.04
	STANDARD FAMILY	361	216.16	219	99.84	210	173.24
	STANDARD RISK	69	321.94	34	154.76	33	317.91
	NONSTANDARD RISK	82	322.15	26	133.23	27	366.04
	JUA	1	1118.00	0	0.00	0	0.00
	SUB-TOTAL	2,422	2153.49	1,623	476.50	1,529	1010.23
64466	POLICY TYPE						
	PREFERRED FAMILY	326	138.23	236	83.28	220	128.16
	STANDARD FAMILY	141	148.21	107	72.07	100	129.12
	STANDARD RISK	34	212.85	15	112.73	15	176.00
	NONSTANDARD RISK	15	347.20	9	122.89	9	334.44
	JUA	1	362.00	0	0.00	0	0.00
	SUB-TOTAL	517	1208.50	367	390.98	344	767.73
64467	POLICY TYPE						
	PREFERRED FAMILY	127	133.34	85	77.74	76	123.24
	STANDARD FAMILY	37	116.70	27	64.30	25	107.80
	STANDARD RISK	2	64.50	1	10.00	1	25.00
	NONSTANDARD RISK	2	336.00	0	0.00	0	0.00
	SUB-TOTAL	168	650.54	113	152.04	102	256.04
64468	POLICY TYPE						
	PREFERRED FAMILY	5,560	154.24	4,197	95.44	3,843	140.97
	STANDARD FAMILY	937	179.26	634	84.39	562	160.93
	STANDARD RISK	350	362.17	109	182.59	96	343.80
	NONSTANDARD RISK	124	415.21	37	143.81	35	336.60
	JUA	2	3389.00	0	0.00	0	0.00
	SUB-TOTAL	6,973	4499.87	4,977	506.23	4,536	982.30
64469	POLICY TYPE						
	PREFERRED FAMILY	1,090	136.66	756	79.81	688	122.54
	STANDARD FAMILY	272	178.84	194	85.72	185	151.02
	STANDARD RISK	33	270.15	19	99.00	13	249.31
	NONSTANDARD RISK	34	366.06	6	193.00	6	467.67
	JUA	5	618.20	0	0.00	0	0.00
	SUB-TOTAL	1,434	1569.91	975	457.53	892	990.54
64470	POLICY TYPE						
	PREFERRED FAMILY	855	138.79	641	82.83	607	125.74
	STANDARD FAMILY	524	124.61	391	73.84	367	127.35
	STANDARD RISK	18	222.50	5	89.40	4	151.75
	NONSTANDARD RISK	16	411.81	4	311.25	4	593.00
	JUA	3	323.33	0	0.00	0	0.00
	SUB-TOTAL	1,416	1221.04	1,041	557.32	982	997.84
64471	POLICY TYPE						
	PREFERRED FAMILY	324	134.65	223	70.71	166	118.19
	STANDARD FAMILY	73	137.84	40	83.98	35	143.89
	STANDARD RISK	12	294.67	2	290.00	2	403.50
	NONSTANDARD RISK	16	322.13	1	420.00	1	238.00
	SUB-TOTAL	425	889.27	266	864.69	204	903.58

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64472	PREFERRED FAMILY	2	118.50	1	36.00	1	69.00
	STANDARD FAMILY	3	113.00	3	67.00	3	87.67
	SUB-TOTAL	5	231.50	4	103.00	4	151.67
64473	POLICY TYPE						
	PREFERRED FAMILY	931	141.36	657	86.06	622	130.08
	STANDARD FAMILY	327	127.93	219	84.39	205	140.06
	STANDARD RISK	40	193.95	22	131.05	21	213.71
	NONSTANDARD RISK	10	582.70	6	122.00	6	390.50
	SUB-TOTAL	1,308	1045.94	904	423.50	854	874.35
64474	POLICY TYPE						
	PREFERRED FAMILY	439	142.50	289	89.93	271	131.14
	STANDARD FAMILY	175	143.89	121	85.21	111	142.44
	STANDARD RISK	11	284.45	6	146.67	5	305.20
	NONSTANDARD RISK	18	319.50	8	90.50	8	200.13
	JUA	1	357.00	0	0.00	0	0.00
	SUB-TOTAL	644	1247.34	424	412.31	395	778.91
64475	POLICY TYPE						
	PREFERRED FAMILY	290	133.49	165	84.71	146	116.84
	STANDARD FAMILY	83	114.01	65	63.17	60	102.37
	STANDARD RISK	20	266.00	4	178.25	4	292.25
	NONSTANDARD RISK	3	530.33	1	165.00	1	387.00
	JUA	2	358.00	0	0.00	0	0.00
	SUB-TOTAL	398	1401.84	235	491.13	211	898.45
64476	POLICY TYPE						
	PREFERRED FAMILY	229	134.97	163	82.08	139	131.32
	STANDARD FAMILY	74	145.55	50	77.74	48	141.08
	STANDARD RISK	19	394.53	3	296.67	1	1218.00
	NONSTANDARD RISK	7	442.57	2	202.50	2	465.50
	SUB-TOTAL	329	1117.62	218	658.99	190	1955.91
64477	POLICY TYPE						
	PREFERRED FAMILY	1,531	177.47	1,089	87.28	1,026	153.73
	STANDARD FAMILY	376	174.11	234	91.68	206	169.71
	STANDARD RISK	87	277.68	30	119.63	29	272.83
	NONSTANDARD RISK	85	317.28	18	143.56	20	374.50
	SUB-TOTAL	2,079	946.54	1,371	442.16	1,281	970.77
64478	POLICY TYPE						
	PREFERRED FAMILY	139	120.30	103	74.23	89	112.53
	STANDARD FAMILY	23	131.22	14	152.36	11	219.82
	STANDARD RISK	13	243.46	0	0.00	0	0.00
	NONSTANDARD RISK	1	465.00	0	0.00	0	0.00
	SUB-TOTAL	176	959.98	117	226.59	100	332.35
64479	POLICY TYPE						
	PREFERRED FAMILY	510	138.83	344	80.48	293	122.02
	STANDARD FAMILY	190	131.29	134	58.30	108	109.52
	STANDARD RISK	19	432.00	5	282.80	5	500.60
	NONSTANDARD RISK	6	554.50	2	139.00	2	285.50

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64479	JUA	1	1561.00	0	0.00	0	0.00
	SUB-TOTAL	726	2817.61	485	560.58	408	1017.64
64480	POLICY TYPE						
	PREFERRED FAMILY	191	138.47	128	83.99	118	129.95
	STANDARD FAMILY	63	125.14	33	57.24	29	121.48
	STANDARD RISK	16	198.06	4	10.00	4	11.75
	NONSTANDARD RISK	7	288.29	2	155.50	1	475.00
	SUB-TOTAL	277	749.96	167	306.73	152	738.18
64481	POLICY TYPE						
	PREFERRED FAMILY	600	129.21	426	76.61	348	124.24
	STANDARD FAMILY	169	135.43	96	71.24	82	147.33
	STANDARD RISK	35	182.46	13	177.62	9	275.33
	NONSTANDARD RISK	22	279.18	6	241.17	6	253.00
	SUB-TOTAL	826	726.28	541	566.63	445	799.90
64482	POLICY TYPE						
	PREFERRED FAMILY	1,514	158.56	1,136	86.89	1,034	132.78
	STANDARD FAMILY	374	133.16	257	81.25	225	140.69
	STANDARD RISK	34	168.68	16	81.06	15	122.73
	NONSTANDARD RISK	31	385.03	9	173.00	9	433.67
	JUA	3	316.00	1	148.00	1	617.00
	SUB-TOTAL	1,956	1161.43	1,419	570.20	1,284	1446.87
64483	POLICY TYPE						
	PREFERRED FAMILY	306	149.82	208	82.13	201	127.13
	STANDARD FAMILY	89	167.74	51	75.57	46	143.96
	STANDARD RISK	24	225.63	7	103.57	6	219.33
	NONSTANDARD RISK	31	351.94	4	202.25	4	375.50
	SUB-TOTAL	450	895.13	270	463.52	257	865.92
64484	POLICY TYPE						
	PREFERRED FAMILY	800	173.82	542	69.53	504	149.91
	STANDARD FAMILY	258	188.57	118	103.65	112	179.53
	STANDARD RISK	55	284.38	26	116.00	25	254.76
	NONSTANDARD RISK	35	407.74	6	151.50	6	362.50
	SUB-TOTAL	1,148	1054.52	692	440.68	647	946.70
64485	POLICY TYPE						
	PREFERRED FAMILY	3,764	156.47	2,735	90.88	2,582	140.27
	STANDARD FAMILY	710	184.04	455	96.04	419	161.36
	STANDARD RISK	236	256.54	96	136.48	89	239.44
	NONSTANDARD RISK	150	394.01	36	178.28	34	288.65
	JUA	5	588.20	0	0.00	0	0.00
	SUB-TOTAL	4,865	1579.26	3,322	501.67	3,124	829.71
64486	POLICY TYPE						
	PREFERRED FAMILY	317	132.73	179	75.40	159	114.83
	STANDARD FAMILY	63	130.37	35	73.14	29	107.45
	STANDARD RISK	20	256.25	6	133.33	4	319.75
	NONSTANDARD RISK	6	215.33	2	31.50	2	110.00
	JUA	1	415.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
64486		407	1149.68	222	313.38	194	652.03
64487	POLICY TYPE						
	PREFERRED FAMILY	429	142.94	292	88.39	270	129.50
	STANDARD FAMILY	126	131.11	89	64.58	83	109.14
	STANDARD RISK	35	340.80	9	263.78	9	486.89
	NONSTANDARD RISK	8	540.63	1	349.00	2	525.50
	SUB-TOTAL	598	1155.47	391	765.75	364	1251.03
64489	POLICY TYPE						
	PREFERRED FAMILY	976	140.69	738	71.01	600	124.49
	STANDARD FAMILY	162	168.43	97	78.05	83	153.69
	STANDARD RISK	2	149.50	1	24.00	1	63.00
	NONSTANDARD RISK	18	510.06	5	161.40	5	245.40
	JUA	3	335.00	0	0.00	0	0.00
	SUB-TOTAL	1,161	1303.67	841	334.46	689	586.58
64490	POLICY TYPE						
	PREFERRED FAMILY	1,087	150.79	717	84.75	667	133.88
	STANDARD FAMILY	288	152.43	161	73.62	147	133.80
	STANDARD RISK	40	330.18	17	220.06	16	340.06
	NONSTANDARD RISK	47	334.21	11	216.82	12	304.00
	SUB-TOTAL	1,462	967.61	906	595.25	842	911.74
64491	POLICY TYPE						
	PREFERRED FAMILY	1,030	153.46	768	83.42	695	135.91
	STANDARD FAMILY	529	136.91	351	86.08	315	146.22
	STANDARD RISK	23	271.39	14	135.93	14	236.79
	NONSTANDARD RISK	44	407.07	15	177.60	12	438.75
	JUA	1	226.00	0	0.00	0	0.00
	SUB-TOTAL	1,627	1194.83	1,148	483.04	1,036	957.66
64492	POLICY TYPE						
	PREFERRED FAMILY	588	167.21	432	88.30	397	155.05
	STANDARD FAMILY	171	200.47	103	119.84	93	208.29
	STANDARD RISK	27	305.07	12	130.33	12	285.83
	NONSTANDARD RISK	14	340.57	1	350.00	1	1160.00
	SUB-TOTAL	800	1013.33	548	688.48	503	1809.17
64493	POLICY TYPE						
	PREFERRED FAMILY	286	166.25	182	81.05	162	143.30
	STANDARD FAMILY	78	204.45	35	99.40	31	197.39
	STANDARD RISK	8	532.00	1	845.00	1	2070.00
	NONSTANDARD RISK	23	302.35	2	269.00	2	730.50
	SUB-TOTAL	395	1205.04	220	1294.45	196	3141.18
64494	POLICY TYPE						
	PREFERRED FAMILY	592	144.86	404	79.36	370	125.55
	STANDARD FAMILY	99	179.23	59	118.47	56	168.07
	STANDARD RISK	29	219.17	17	90.12	15	201.53
	NONSTANDARD RISK	13	393.92	4	131.00	4	185.00
	SUB-TOTAL	733	937.19	484	418.95	445	680.15

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64496	PREFERRED FAMILY	149	163.03	113	86.17	101	135.92
	STANDARD FAMILY	15	130.87	11	74.18	10	96.50
	STANDARD RISK	2	229.50	1	222.00	1	413.00
	NONSTANDARD RISK	4	300.25	0	0.00	0	0.00
	SUB-TOTAL	170	823.64	125	382.35	112	645.42
64497	POLICY TYPE						
	PREFERRED FAMILY	283	149.89	191	84.21	170	131.51
	STANDARD FAMILY	65	148.15	46	78.72	42	155.86
	STANDARD RISK	8	324.75	3	87.67	2	266.00
	NONSTANDARD RISK	10	285.40	3	140.67	3	395.67
	SUB-TOTAL	366	908.20	243	391.26	217	949.04
64498	POLICY TYPE						
	PREFERRED FAMILY	206	138.19	165	79.41	149	121.04
	STANDARD FAMILY	69	169.00	42	93.10	41	163.88
	STANDARD RISK	8	156.50	6	102.17	6	108.17
	NONSTANDARD RISK	4	253.00	0	0.00	0	0.00
	SUB-TOTAL	287	716.69	213	274.67	196	393.08
64499	POLICY TYPE						
	PREFERRED FAMILY	106	122.03	71	69.66	59	114.80
	STANDARD FAMILY	30	118.43	12	58.67	9	100.67
	STANDARD RISK	4	315.25	0	0.00	0	0.00
	NONSTANDARD RISK	2	191.00	0	0.00	0	0.00
	SUB-TOTAL	142	746.71	83	128.33	68	215.46
64500	POLICY TYPE						
	PREFERRED FAMILY	4	184.25	4	105.00	4	165.50
	STANDARD FAMILY	5	205.00	4	95.75	4	224.75
	SUB-TOTAL	9	389.25	8	200.75	8	390.25
64501	POLICY TYPE						
	PREFERRED FAMILY	3,718	189.77	2,833	69.50	2,641	156.11
	STANDARD FAMILY	1,121	208.97	720	77.13	659	163.70
	STANDARD RISK	335	327.73	131	123.54	125	275.66
	NONSTANDARD RISK	304	382.44	75	199.48	75	392.07
	JUA	13	985.23	3	125.33	3	397.00
	SUB-TOTAL	5,491	2094.13	3,762	594.99	3,503	1384.54
64502	POLICY TYPE						
	PREFERRED FAMILY	203	186.48	153	76.27	144	161.85
	STANDARD FAMILY	119	208.84	71	69.06	68	173.13
	STANDARD RISK	47	354.15	26	142.04	25	291.12
	NONSTANDARD RISK	17	535.59	5	311.40	5	739.40
	JUA	1	189.00	1	57.00	1	146.00
	SUB-TOTAL	387	1474.06	256	655.77	243	1511.51
64503	POLICY TYPE						
	PREFERRED FAMILY	5,444	186.36	4,161	71.14	3,922	153.99
	STANDARD FAMILY	1,283	210.19	812	79.58	758	163.80
	STANDARD RISK	291	347.24	113	130.42	107	302.91
	NONSTANDARD RISK	330	357.22	86	152.33	89	327.35

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64503	JUA	1	874.00	0	0.00	0	0.00
	SUB-TOTAL	7,349	1975.01	5,172	433.48	4,876	948.04
64504	POLICY TYPE						
	PREFERRED FAMILY	4,424	182.83	3,069	70.94	2,914	152.21
	STANDARD FAMILY	1,336	204.96	772	76.94	720	157.24
	STANDARD RISK	326	379.80	108	149.14	99	341.77
	NONSTANDARD RISK	256	389.41	75	181.21	75	320.28
	JUA	10	628.20	4	135.50	4	527.75
	SUB-TOTAL	6,352	1785.20	4,028	613.73	3,812	1499.25
64505	POLICY TYPE						
	PREFERRED FAMILY	5,574	184.42	4,196	74.60	3,955	152.95
	STANDARD FAMILY	1,379	204.49	856	75.35	798	165.17
	STANDARD RISK	298	349.09	111	125.52	105	300.51
	NONSTANDARD RISK	310	396.51	90	159.96	92	335.10
	JUA	7	747.57	1	122.00	1	340.00
	SUB-TOTAL	7,568	1882.08	5,254	557.44	4,951	1293.72
64506	POLICY TYPE						
	PREFERRED FAMILY	8,627	197.07	7,439	79.99	7,108	164.32
	STANDARD FAMILY	2,137	212.81	1,731	83.94	1,631	180.40
	STANDARD RISK	434	370.58	274	137.21	259	305.33
	NONSTANDARD RISK	266	418.15	115	159.52	113	378.56
	JUA	7	650.00	3	225.67	3	660.00
	SUB-TOTAL	11,471	1848.61	9,562	686.33	9,114	1688.61
64507	POLICY TYPE						
	PREFERRED FAMILY	5,544	184.01	4,330	71.05	4,108	151.75
	STANDARD FAMILY	1,421	202.96	949	75.92	869	160.32
	STANDARD RISK	314	357.67	141	122.62	132	280.55
	NONSTANDARD RISK	263	398.91	73	175.18	74	371.55
	JUA	12	770.33	3	249.33	3	649.67
	SUB-TOTAL	7,554	1913.89	5,496	694.11	5,186	1613.84
64508	POLICY TYPE						
	PREFERRED FAMILY	88	188.23	70	82.77	65	168.48
	STANDARD FAMILY	54	181.19	43	62.19	34	159.59
	STANDARD RISK	3	266.67	1	0.00	1	0.00
	NONSTANDARD RISK	3	306.00	1	250.00	1	649.00
	SUB-TOTAL	148	942.08	115	394.96	101	977.07
64509	POLICY TYPE						
	STANDARD FAMILY	2	100.00	1	32.00	1	57.00
	SUB-TOTAL	2	100.00	1	32.00	1	57.00
64601	POLICY TYPE						
	PREFERRED FAMILY	6,466	144.86	4,881	90.62	4,449	134.24
	STANDARD FAMILY	719	167.49	466	90.84	444	152.19
	STANDARD RISK	291	291.96	99	152.82	94	231.56
	NONSTANDARD RISK	123	420.33	29	193.17	38	290.95
	JUA	3	308.67	2	172.00	2	398.50
	SUB-TOTAL	7,602	1333.30	5,477	699.44	5,027	1207.44

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ZIP	POLICY TYPE						
64620	PREFERRED FAMILY	229	142.73	151	94.75	128	140.97
	STANDARD FAMILY	47	134.19	25	93.40	20	142.10
	STANDARD RISK	13	289.77	4	235.00	5	331.80
	NONSTANDARD RISK	7	296.43	3	102.00	3	330.00
	SUB-TOTAL	296	863.12	183	525.15	156	944.87
64621	POLICY TYPE						
	PREFERRED FAMILY	37	171.46	24	91.50	22	134.05
	STANDARD FAMILY	10	199.20	6	103.17	4	164.00
	STANDARD RISK	7	280.43	4	332.25	4	437.25
	SUB-TOTAL	54	651.09	34	526.92	30	735.30
64622	POLICY TYPE						
	PREFERRED FAMILY	354	128.63	216	77.04	190	114.58
	STANDARD FAMILY	146	149.37	99	68.77	82	121.29
	STANDARD RISK	12	286.42	1	554.00	2	395.00
	NONSTANDARD RISK	7	505.29	3	247.67	3	768.00
	JUA	1	309.00	0	0.00	0	0.00
	SUB-TOTAL	520	1378.71	319	947.48	277	1398.88
64623	POLICY TYPE						
	PREFERRED FAMILY	414	127.51	278	86.49	225	133.09
	STANDARD FAMILY	138	147.96	104	85.24	89	140.13
	STANDARD RISK	15	185.93	3	238.67	3	235.00
	NONSTANDARD RISK	12	303.83	3	92.00	3	243.33
	JUA	1	301.00	0	0.00	0	0.00
	SUB-TOTAL	580	1066.23	388	502.39	320	751.56
64624	POLICY TYPE						
	PREFERRED FAMILY	1,014	139.83	686	79.30	620	127.34
	STANDARD FAMILY	202	156.79	111	75.11	100	136.95
	STANDARD RISK	37	335.59	11	198.27	11	340.64
	NONSTANDARD RISK	18	334.89	6	150.00	7	234.57
	JUA	1	257.00	0	0.00	0	0.00
	SUB-TOTAL	1,272	1224.10	814	502.68	738	839.50
64625	POLICY TYPE						
	PREFERRED FAMILY	404	142.44	281	85.98	232	136.97
	STANDARD FAMILY	79	157.41	51	77.49	44	130.48
	STANDARD RISK	37	223.46	11	112.64	10	198.80
	NONSTANDARD RISK	9	412.33	2	78.50	2	380.50
	JUA	1	301.00	0	0.00	0	0.00
	SUB-TOTAL	530	1236.64	345	354.60	288	846.75
64626	POLICY TYPE						
	PREFERRED FAMILY	36	102.69	22	44.73	19	88.42
	STANDARD FAMILY	9	76.89	7	47.86	7	54.86
	STANDARD RISK	12	98.67	11	96.55	9	139.56
	NONSTANDARD RISK	3	156.33	3	90.67	3	167.00
	SUB-TOTAL	60	434.58	43	279.80	38	449.83
64628	POLICY TYPE						
	PREFERRED FAMILY	3,178	144.78	2,556	88.48	2,229	133.83

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64628	STANDARD FAMILY	641	152.39	445	83.20	391	134.58
	STANDARD RISK	202	207.56	77	128.82	69	192.14
	NONSTANDARD RISK	86	392.50	18	238.06	16	454.94
	JUA	1	368.00	0	0.00	0	0.00
	SUB-TOTAL	4,108	1265.23	3,096	538.55	2,705	915.49
64630	POLICY TYPE						
	PREFERRED FAMILY	451	138.86	316	85.28	290	131.67
	STANDARD FAMILY	113	203.48	67	95.60	60	152.57
	STANDARD RISK	26	222.46	8	143.75	8	226.38
	NONSTANDARD RISK	4	403.50	2	136.50	2	253.00
	JUA	1	1162.00	0	0.00	0	0.00
	SUB-TOTAL	595	2130.30	393	461.12	360	763.61
64631	POLICY TYPE						
	PREFERRED FAMILY	714	141.23	533	81.27	441	125.34
	STANDARD FAMILY	175	141.52	109	84.10	93	147.23
	STANDARD RISK	27	213.41	10	174.50	9	204.11
	NONSTANDARD RISK	8	348.50	1	187.00	1	440.00
	SUB-TOTAL	924	844.66	653	526.87	544	916.68
64632	POLICY TYPE						
	PREFERRED FAMILY	517	126.80	388	69.22	296	112.62
	STANDARD FAMILY	96	119.83	53	69.45	46	113.39
	STANDARD RISK	10	214.80	4	176.50	3	292.67
	NONSTANDARD RISK	8	412.38	2	79.00	3	291.33
	SUB-TOTAL	631	873.81	447	394.17	348	810.01
64633	POLICY TYPE						
	PREFERRED FAMILY	3,103	136.22	2,084	89.28	1,912	132.74
	STANDARD FAMILY	724	171.53	502	94.85	458	160.51
	STANDARD RISK	118	227.29	50	153.88	44	226.82
	NONSTANDARD RISK	76	349.11	19	195.42	19	386.05
	JUA	4	740.50	2	100.50	2	397.50
	SUB-TOTAL	4,025	1624.65	2,657	633.93	2,435	1303.63
64635	POLICY TYPE						
	PREFERRED FAMILY	368	130.79	249	76.43	209	126.63
	STANDARD FAMILY	48	125.65	28	100.82	26	159.88
	STANDARD RISK	19	252.37	5	146.80	5	197.40
	NONSTANDARD RISK	5	484.20	2	404.50	2	377.50
	SUB-TOTAL	440	993.01	284	728.55	242	861.42
64636	POLICY TYPE						
	PREFERRED FAMILY	159	141.54	92	92.14	74	140.62
	STANDARD FAMILY	14	192.71	3	101.67	2	305.50
	STANDARD RISK	10	206.00	5	135.00	3	281.00
	NONSTANDARD RISK	2	447.00	1	18.00	1	70.00
	SUB-TOTAL	185	987.26	101	346.81	80	797.12
64637	POLICY TYPE						
	PREFERRED FAMILY	395	133.46	240	87.81	227	130.65
	STANDARD FAMILY	101	154.03	52	116.06	42	186.67

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64637	STANDARD RISK	12	356.42	5	321.60	5	527.80
	NONSTANDARD RISK	15	345.53	3	42.00	3	75.33
	JUA	1	577.00	0	0.00	0	0.00
	SUB-TOTAL	524	1566.44	300	567.47	277	920.45
64638	POLICY TYPE						
	PREFERRED FAMILY	358	132.99	259	81.98	222	122.67
	STANDARD FAMILY	71	181.79	34	89.65	32	152.97
	STANDARD RISK	10	322.80	3	145.33	3	231.33
	NONSTANDARD RISK	5	406.40	3	432.00	3	352.67
	SUB-TOTAL	444	1043.98	299	748.96	260	859.64
64639	POLICY TYPE						
	PREFERRED FAMILY	166	135.99	98	78.90	84	116.07
	STANDARD FAMILY	37	145.14	21	93.29	18	139.78
	STANDARD RISK	8	253.00	1	620.00	1	867.00
	NONSTANDARD RISK	5	129.00	5	69.00	5	148.20
	JUA	1	325.00	0	0.00	0	0.00
	SUB-TOTAL	217	988.12	125	861.18	108	1271.05
64640	POLICY TYPE						
	PREFERRED FAMILY	1,913	142.89	1,349	91.02	1,221	130.72
	STANDARD FAMILY	283	170.67	172	94.95	161	152.19
	STANDARD RISK	111	285.77	30	160.27	25	290.04
	NONSTANDARD RISK	34	423.82	10	129.80	8	251.50
	SUB-TOTAL	2,341	1,023.16	1,561	476.03	1,415	824.45
64641	POLICY TYPE						
	PREFERRED FAMILY	426	124.47	269	73.99	228	120.42
	STANDARD FAMILY	75	146.21	41	75.98	37	148.86
	STANDARD RISK	18	195.39	4	157.00	4	205.25
	NONSTANDARD RISK	14	421.50	3	89.33	3	196.67
	SUB-TOTAL	533	887.57	317	396.30	272	671.20
64642	POLICY TYPE						
	PREFERRED FAMILY	560	133.16	365	85.92	317	128.08
	STANDARD FAMILY	132	128.90	92	80.02	77	132.09
	STANDARD RISK	23	270.30	11	184.82	11	255.00
	NONSTANDARD RISK	11	566.27	2	157.00	2	250.00
	SUB-TOTAL	726	1,098.64	470	507.76	407	765.17
64643	POLICY TYPE						
	PREFERRED FAMILY	552	127.51	397	78.94	343	117.60
	STANDARD FAMILY	251	131.30	152	75.51	135	128.13
	STANDARD RISK	22	283.77	4	345.25	2	804.00
	NONSTANDARD RISK	6	328.17	0	0.00	0	0.00
	SUB-TOTAL	831	870.75	553	499.71	480	1,049.73
64644	POLICY TYPE						
	PREFERRED FAMILY	1,577	141.62	1,158	92.10	1,042	132.39
	STANDARD FAMILY	261	143.14	186	79.03	166	138.05
	STANDARD RISK	83	278.61	29	177.97	25	309.08
	NONSTANDARD RISK	22	332.95	4	117.25	4	342.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
64644		1,943	896.33	1,377	466.34	1,237	921.52
64645	POLICY TYPE						
	PREFERRED FAMILY	246	126.36	152	75.03	129	116.13
	STANDARD FAMILY	12	115.58	8	102.50	8	150.88
	STANDARD RISK	9	184.00	0	0.00	0	0.00
	NONSTANDARD RISK	6	247.00	0	0.00	0	0.00
	SUB-TOTAL	273	672.94	160	177.53	137	267.01
64646	POLICY TYPE						
	PREFERRED FAMILY	231	133.62	142	83.35	126	123.70
	STANDARD FAMILY	29	203.79	14	74.93	10	134.60
	STANDARD RISK	12	242.67	3	99.33	3	222.33
	NONSTANDARD RISK	6	302.17	3	54.67	3	139.67
	JUA	2	813.00	0	0.00	0	0.00
	SUB-TOTAL	280	1695.25	162	312.27	142	620.30
64647	POLICY TYPE						
	PREFERRED FAMILY	219	137.42	140	75.29	111	118.90
	STANDARD FAMILY	29	130.03	22	76.95	15	148.73
	STANDARD RISK	13	195.08	2	138.50	2	265.50
	NONSTANDARD RISK	4	355.00	2	63.50	2	135.00
	SUB-TOTAL	265	817.54	166	354.24	130	668.13
64648	POLICY TYPE						
	PREFERRED FAMILY	669	128.54	430	79.61	385	123.40
	STANDARD FAMILY	172	142.24	104	75.83	83	128.42
	STANDARD RISK	99	124.29	40	92.65	35	144.66
	NONSTANDARD RISK	23	310.22	8	122.63	7	239.71
	SUB-TOTAL	963	705.29	582	370.72	510	636.19
64649	POLICY TYPE						
	PREFERRED FAMILY	350	145.52	227	94.50	204	136.71
	STANDARD FAMILY	101	146.83	55	75.24	43	164.07
	STANDARD RISK	30	301.97	10	326.80	10	432.70
	NONSTANDARD RISK	6	424.67	0	0.00	0	0.00
	JUA	1	1461.00	0	0.00	0	0.00
	SUB-TOTAL	488	2479.98	292	496.54	257	733.48
64650	POLICY TYPE						
	PREFERRED FAMILY	399	144.29	262	89.23	239	129.94
	STANDARD FAMILY	55	150.58	31	88.90	29	153.21
	STANDARD RISK	26	248.73	14	114.29	10	279.50
	NONSTANDARD RISK	8	428.88	3	204.67	2	760.00
	JUA	1	729.00	0	0.00	0	0.00
	SUB-TOTAL	489	1701.47	310	497.08	280	1322.64
64651	POLICY TYPE						
	PREFERRED FAMILY	358	132.83	256	75.18	207	123.29
	STANDARD FAMILY	90	174.44	60	85.18	51	132.31
	STANDARD RISK	28	204.43	9	129.33	8	232.25
	NONSTANDARD RISK	4	573.25	2	170.50	2	362.00
	JUA	1	383.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
64651		481	1467.95	327	460.20	268	849.85
64652	POLICY TYPE						
	PREFERRED FAMILY	357	130.22	215	68.25	194	113.49
	STANDARD FAMILY	54	131.54	31	62.10	24	149.83
	STANDARD RISK	16	240.75	4	158.25	2	387.00
	NONSTANDARD RISK	13	437.15	5	147.40	3	302.67
	SUB-TOTAL	440	939.66	255	436.00	223	952.99
64653	POLICY TYPE						
	PREFERRED FAMILY	413	134.81	303	74.98	244	118.29
	STANDARD FAMILY	132	175.90	82	87.30	74	143.53
	STANDARD RISK	25	128.56	6	103.00	6	177.67
	NONSTANDARD RISK	8	300.75	0	0.00	0	0.00
	JUA	1	515.00	0	0.00	0	0.00
	SUB-TOTAL	579	1255.02	391	265.28	324	439.48
64654	POLICY TYPE						
	PREFERRED FAMILY	28	130.89	16	88.75	10	142.40
	STANDARD FAMILY	8	118.25	1	90.00	1	168.00
	STANDARD RISK	2	178.50	1	255.00	1	317.00
	NONSTANDARD RISK	3	287.67	0	0.00	0	0.00
	SUB-TOTAL	41	715.31	18	433.75	12	627.40
64655	POLICY TYPE						
	PREFERRED FAMILY	211	130.83	161	72.06	142	110.48
	STANDARD FAMILY	57	123.09	39	77.54	39	118.13
	STANDARD RISK	8	140.88	6	66.83	6	106.17
	SUB-TOTAL	276	394.80	206	216.43	187	334.77
64656	POLICY TYPE						
	PREFERRED FAMILY	202	139.04	135	71.50	113	120.15
	STANDARD FAMILY	31	138.10	17	82.59	17	148.12
	STANDARD RISK	4	411.75	0	0.00	0	0.00
	NONSTANDARD RISK	2	529.50	0	0.00	0	0.00
	SUB-TOTAL	239	1218.39	152	154.08	130	268.27
64657	POLICY TYPE						
	PREFERRED FAMILY	226	133.96	164	77.05	135	126.24
	STANDARD FAMILY	60	123.98	39	85.67	33	134.55
	STANDARD RISK	11	159.00	2	9.00	0	0.00
	NONSTANDARD RISK	5	352.40	2	32.00	2	67.00
	JUA	1	301.00	0	0.00	0	0.00
	SUB-TOTAL	303	1070.34	207	203.72	170	327.78
64658	POLICY TYPE						
	PREFERRED FAMILY	2,228	137.81	1,756	84.97	1,540	128.34
	STANDARD FAMILY	260	131.53	164	75.98	146	132.57
	STANDARD RISK	101	252.68	37	158.95	33	302.58
	NONSTANDARD RISK	44	335.95	14	129.36	11	202.73
	JUA	2	203.00	1	213.00	1	449.00
	SUB-TOTAL	2,635	1060.98	1,972	662.26	1,731	1215.21

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64659	PREFERRED FAMILY	542	132.79	395	90.02	357	131.94
	STANDARD FAMILY	155	138.63	102	81.73	87	136.77
	STANDARD RISK	17	233.76	3	151.67	3	225.67
	NONSTANDARD RISK	1	1348.00	0	0.00	0	0.00
	SUB-TOTAL	715	1853.19	500	323.41	447	494.38
64660	POLICY TYPE						
	PREFERRED FAMILY	430	141.39	333	77.96	276	122.68
	STANDARD FAMILY	67	116.67	31	73.77	26	121.46
	STANDARD RISK	6	394.83	4	32.25	4	-9.50
	NONSTANDARD RISK	5	346.40	1	108.00	1	358.00
	SUB-TOTAL	508	999.30	369	291.98	307	592.64
64661	POLICY TYPE						
	PREFERRED FAMILY	570	129.69	403	74.04	340	117.10
	STANDARD FAMILY	60	162.22	37	88.76	34	134.50
	STANDARD RISK	27	202.19	15	98.53	14	187.79
	NONSTANDARD RISK	21	286.33	7	93.29	5	321.80
	SUB-TOTAL	678	780.42	462	354.62	393	761.19
64664	POLICY TYPE						
	PREFERRED FAMILY	201	146.83	140	89.99	127	138.47
	STANDARD FAMILY	47	148.15	28	59.43	25	109.36
	STANDARD RISK	2	356.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	342.00	1	59.00	1	91.00
	SUB-TOTAL	251	992.97	169	208.42	153	338.83
64665	POLICY TYPE						
	PREFERRED FAMILY	62	129.42	44	72.25	41	114.15
	STANDARD FAMILY	16	128.88	10	78.90	9	174.00
	STANDARD RISK	3	247.00	3	131.67	3	227.33
	NONSTANDARD RISK	2	374.00	1	-9.00	1	-7.00
	SUB-TOTAL	83	879.29	58	273.82	54	508.48
64666	POLICY TYPE						
	PREFERRED FAMILY	22	116.50	17	50.76	14	99.93
	STANDARD FAMILY	2	114.50	1	93.00	1	213.00
	STANDARD RISK	3	116.00	2	17.00	2	40.00
	SUB-TOTAL	27	347.00	20	160.76	17	352.93
64667	POLICY TYPE						
	PREFERRED FAMILY	247	136.67	172	78.62	163	118.18
	STANDARD FAMILY	38	103.74	30	61.97	27	98.19
	STANDARD RISK	11	212.09	4	139.25	4	210.00
	NONSTANDARD RISK	4	447.25	1	70.00	1	216.00
	JUA	1	657.00	0	0.00	0	0.00
	SUB-TOTAL	301	1556.75	207	349.84	195	642.36
64668	POLICY TYPE						
	PREFERRED FAMILY	896	136.81	614	85.48	561	129.96
	STANDARD FAMILY	461	149.08	321	88.45	297	143.91
	STANDARD RISK	69	200.57	30	113.90	28	173.75
	NONSTANDARD RISK	21	431.81	4	246.50	4	277.75

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64668	JUA	2	380.00	2	179.00	2	360.50
	SUB-TOTAL	1,449	1298.27	971	713.33	892	1085.87
64670	POLICY TYPE						
	PREFERRED FAMILY	739	134.74	478	91.27	409	133.32
	STANDARD FAMILY	126	180.11	82	98.84	78	168.76
	STANDARD RISK	37	209.03	20	133.85	17	238.76
	NONSTANDARD RISK	6	427.33	3	116.67	3	274.00
	SUB-TOTAL	908	951.21	583	440.63	507	814.84
64671	POLICY TYPE						
	PREFERRED FAMILY	908	145.30	631	98.09	581	143.54
	STANDARD FAMILY	224	174.64	133	98.13	125	158.83
	STANDARD RISK	60	256.82	21	184.43	20	308.15
	NONSTANDARD RISK	24	408.58	6	228.67	6	499.67
	SUB-TOTAL	1,216	985.34	791	609.31	732	1110.19
64672	POLICY TYPE						
	PREFERRED FAMILY	153	127.52	105	78.95	91	127.21
	STANDARD FAMILY	102	116.88	78	81.86	66	121.67
	STANDARD RISK	5	451.60	0	0.00	0	0.00
	NONSTANDARD RISK	3	506.33	0	0.00	0	0.00
	SUB-TOTAL	263	1202.33	183	160.81	157	248.88
64673	POLICY TYPE						
	PREFERRED FAMILY	1,617	135.84	1,202	77.65	1,034	117.31
	STANDARD FAMILY	164	149.70	104	72.88	80	128.61
	STANDARD RISK	57	289.58	21	181.48	20	293.95
	NONSTANDARD RISK	32	353.13	9	171.78	10	223.80
	SUB-TOTAL	1,870	928.25	1,336	503.79	1,144	763.67
64674	POLICY TYPE						
	PREFERRED FAMILY	328	133.49	243	96.22	211	139.39
	STANDARD FAMILY	106	168.96	69	84.80	58	137.45
	STANDARD RISK	11	257.82	3	73.33	3	131.00
	NONSTANDARD RISK	3	431.33	1	182.00	1	461.00
	SUB-TOTAL	448	991.60	316	436.35	273	868.84
64676	POLICY TYPE						
	PREFERRED FAMILY	185	138.59	132	76.62	117	121.98
	STANDARD FAMILY	26	100.15	22	77.73	18	118.94
	STANDARD RISK	3	307.00	1	410.00	1	636.00
	SUB-TOTAL	214	545.75	155	564.35	136	876.93
64677	POLICY TYPE						
	PREFERRED FAMILY	255	146.32	212	77.68	175	119.95
	STANDARD FAMILY	40	136.93	29	121.38	26	174.38
	STANDARD RISK	3	299.67	0	0.00	0	0.00
	NONSTANDARD RISK	3	295.67	1	63.00	0	0.00
	SUB-TOTAL	301	878.58	242	262.06	201	294.34
64679	POLICY TYPE						
	PREFERRED FAMILY	507	120.34	319	73.24	280	113.65
	STANDARD FAMILY	87	142.61	54	71.59	47	133.19

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64679	STANDARD RISK	32	176.63	6	122.67	5	212.40
	NONSTANDARD RISK	11	422.27	2	68.50	2	136.50
	SUB-TOTAL	637	861.84	381	336.00	334	595.74
64680	POLICY TYPE						
	PREFERRED FAMILY	5	144.80	2	252.50	1	612.00
	STANDARD FAMILY	3	220.33	0	0.00	0	0.00
	NONSTANDARD RISK	1	521.00	0	0.00	0	0.00
	SUB-TOTAL	9	886.13	2	252.50	1	612.00
64681	POLICY TYPE						
	PREFERRED FAMILY	227	124.44	177	80.63	142	122.39
	STANDARD FAMILY	29	180.97	22	114.73	20	180.35
	STANDARD RISK	7	237.29	4	208.25	3	380.33
	NONSTANDARD RISK	5	391.20	1	232.00	1	512.00
	SUB-TOTAL	268	933.90	204	635.61	166	1195.07
64682	POLICY TYPE						
	PREFERRED FAMILY	137	145.08	98	82.38	80	135.75
	STANDARD FAMILY	155	125.36	108	84.98	98	128.02
	STANDARD RISK	3	136.67	2	87.50	2	141.00
	NONSTANDARD RISK	5	454.80	1	90.00	1	196.00
	SUB-TOTAL	300	861.91	209	344.86	181	600.77
64683	POLICY TYPE						
	PREFERRED FAMILY	4,690	135.35	3,307	81.09	2,928	125.01
	STANDARD FAMILY	858	144.51	576	77.15	531	141.05
	STANDARD RISK	244	236.59	87	142.51	75	215.59
	NONSTANDARD RISK	163	422.15	28	167.18	29	341.41
	JUA	4	259.00	1	65.00	1	155.00
	SUB-TOTAL	5,959	1197.59	3,999	532.92	3,564	978.06
64686	POLICY TYPE						
	PREFERRED FAMILY	176	138.05	118	83.21	106	124.14
	STANDARD FAMILY	13	158.46	10	86.80	10	120.70
	STANDARD RISK	9	360.11	1	374.00	1	574.00
	NONSTANDARD RISK	3	348.33	0	0.00	0	0.00
	SUB-TOTAL	201	1004.96	129	544.01	117	818.84
64687	POLICY TYPE						
	PREFERRED FAMILY	47	118.47	28	79.68	25	119.72
	STANDARD FAMILY	15	112.53	3	77.67	2	230.50
	STANDARD RISK	1	187.00	0	0.00	0	0.00
	SUB-TOTAL	63	418.00	31	157.35	27	350.22
64688	POLICY TYPE						
	PREFERRED FAMILY	339	128.99	228	87.57	204	128.02
	STANDARD FAMILY	58	169.19	39	102.21	36	172.81
	STANDARD RISK	19	209.74	4	164.00	4	216.75
	NONSTANDARD RISK	6	427.67	2	257.50	2	150.50
	JUA	1	774.00	1	230.00	1	894.00
	SUB-TOTAL	423	1709.59	274	841.28	247	1562.08

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64689	PREFERRED FAMILY	316	150.92	217	97.15	193	144.96
	STANDARD FAMILY	37	149.89	19	99.84	14	225.21
	STANDARD RISK	27	183.70	5	193.00	5	284.60
	NONSTANDARD RISK	8	295.63	4	47.00	3	126.33
	SUB-TOTAL	388	780.14	245	436.99	215	781.11
64701	POLICY TYPE						
	PREFERRED FAMILY	6,469	189.39	4,731	86.55	4,442	160.77
	STANDARD FAMILY	1,019	219.87	647	93.33	591	181.23
	STANDARD RISK	330	354.28	151	138.95	138	318.47
	NONSTANDARD RISK	365	402.70	118	164.29	117	360.67
	JUA	3	375.67	0	0.00	0	0.00
	SUB-TOTAL	8,186	1541.91	5,647	483.13	5,288	1021.15
64720	POLICY TYPE						
	PREFERRED FAMILY	1,466	158.81	1,010	93.15	901	148.87
	STANDARD FAMILY	541	147.13	335	85.25	299	148.30
	STANDARD RISK	112	207.36	43	96.35	39	188.03
	NONSTANDARD RISK	39	347.44	12	202.25	13	323.15
	JUA	2	576.00	2	707.00	2	1109.00
	SUB-TOTAL	2,160	1436.74	1,402	1184.01	1,254	1917.35
64722	POLICY TYPE						
	PREFERRED FAMILY	252	173.66	167	83.56	153	146.25
	STANDARD FAMILY	110	169.55	75	84.97	67	155.03
	STANDARD RISK	9	312.89	3	134.67	2	270.00
	NONSTANDARD RISK	13	348.69	5	125.00	5	233.60
	SUB-TOTAL	384	1004.79	250	428.20	227	804.88
64723	POLICY TYPE						
	PREFERRED FAMILY	285	163.74	174	91.60	163	148.99
	STANDARD FAMILY	203	148.78	124	83.27	118	138.50
	STANDARD RISK	25	232.28	13	165.38	13	285.77
	NONSTANDARD RISK	18	301.28	5	131.60	6	279.17
	SUB-TOTAL	531	846.08	316	471.86	300	852.43
64724	POLICY TYPE						
	PREFERRED FAMILY	989	157.61	677	77.95	589	144.98
	STANDARD FAMILY	404	138.92	247	88.64	202	148.19
	STANDARD RISK	67	185.94	32	93.94	24	162.92
	NONSTANDARD RISK	42	351.48	12	149.50	11	321.91
	JUA	3	208.00	0	0.00	0	0.00
	SUB-TOTAL	1,505	1041.95	968	410.03	826	778.00
64725	POLICY TYPE						
	PREFERRED FAMILY	914	171.52	604	83.27	557	150.99
	STANDARD FAMILY	192	180.10	130	85.43	122	155.67
	STANDARD RISK	56	283.30	25	119.84	25	270.76
	NONSTANDARD RISK	37	394.32	13	183.00	13	342.62
	SUB-TOTAL	1,199	1029.25	772	471.54	717	920.04
64726	POLICY TYPE						
	PREFERRED FAMILY	189	146.72	120	75.23	102	137.66

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64726	STANDARD FAMILY	131	157.61	76	99.32	66	159.48
	STANDARD RISK	28	180.21	17	122.76	14	219.93
	NONSTANDARD RISK	14	372.93	1	392.00	1	701.00
	SUB-TOTAL	362	857.48	214	689.31	183	1218.07
64728	POLICY TYPE						
	PREFERRED FAMILY	336	154.28	207	78.09	190	138.73
	STANDARD FAMILY	105	158.87	77	85.62	65	153.65
	STANDARD RISK	32	188.09	22	68.18	16	158.06
	NONSTANDARD RISK	14	472.79	1	251.00	2	301.00
	JUA	1	513.00	0	0.00	0	0.00
	SUB-TOTAL	488	1487.03	307	482.90	273	751.44
64730	POLICY TYPE						
	PREFERRED FAMILY	3,020	159.09	2,131	82.03	1,934	138.74
	STANDARD FAMILY	1,470	159.54	962	92.51	879	151.72
	STANDARD RISK	140	192.49	74	105.01	69	182.32
	NONSTANDARD RISK	142	365.88	30	171.47	30	341.47
	JUA	1	699.00	0	0.00	0	0.00
	SUB-TOTAL	4,773	1576.00	3,197	451.02	2,912	814.25
64733	POLICY TYPE						
	PREFERRED FAMILY	518	163.30	330	78.42	300	145.18
	STANDARD FAMILY	230	153.97	138	75.12	118	133.22
	STANDARD RISK	21	292.29	11	154.82	10	294.40
	NONSTANDARD RISK	12	442.00	3	114.33	2	428.50
	JUA	2	348.00	0	0.00	0	0.00
	SUB-TOTAL	783	1399.55	482	422.68	430	1001.30
64734	POLICY TYPE						
	PREFERRED FAMILY	937	189.17	694	83.78	638	159.36
	STANDARD FAMILY	285	223.60	189	99.76	185	181.52
	STANDARD RISK	26	329.50	13	200.31	12	465.25
	NONSTANDARD RISK	53	409.28	11	249.73	11	449.27
	JUA	1	495.00	0	0.00	0	0.00
	SUB-TOTAL	1,302	1646.55	907	633.57	846	1255.40
64735	POLICY TYPE						
	PREFERRED FAMILY	5,245	169.47	3,854	87.02	3,585	145.85
	STANDARD FAMILY	2,278	161.86	1,518	85.88	1,397	145.47
	STANDARD RISK	434	195.16	222	83.51	184	145.19
	NONSTANDARD RISK	304	419.39	70	152.99	67	328.45
	JUA	9	437.78	1	18.00	1	99.00
	SUB-TOTAL	8,270	1383.66	5,665	427.40	5,234	863.96
64738	POLICY TYPE						
	PREFERRED FAMILY	398	151.88	211	77.03	190	135.32
	STANDARD FAMILY	282	129.09	153	72.62	141	125.51
	STANDARD RISK	21	118.67	2	108.50	1	316.00
	NONSTANDARD RISK	22	241.95	7	139.86	8	236.88
	JUA	4	379.00	0	0.00	0	0.00
	SUB-TOTAL	727	1020.59	373	398.01	340	813.70

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64739	PREFERRED FAMILY	400	168.05	268	90.09	242	153.38
	STANDARD FAMILY	250	175.05	163	84.82	145	155.49
	STANDARD RISK	27	281.78	11	128.55	10	229.30
	NONSTANDARD RISK	34	392.18	7	203.29	7	398.29
	SUB-TOTAL	711	1017.05	449	506.74	404	936.46
64740	POLICY TYPE						
	PREFERRED FAMILY	700	159.72	447	83.64	401	145.09
	STANDARD FAMILY	376	143.91	202	84.99	168	151.55
	STANDARD RISK	47	166.77	19	83.79	16	158.00
	NONSTANDARD RISK	35	436.43	4	112.50	3	317.00
	JUA	1	355.00	1	228.00	1	434.00
	SUB-TOTAL	1,159	1261.83	673	592.92	589	1205.64
64741	POLICY TYPE						
	PREFERRED FAMILY	158	151.63	93	82.13	83	148.93
	STANDARD FAMILY	62	147.50	24	88.33	21	145.52
	STANDARD RISK	13	141.77	4	151.75	4	233.25
	NONSTANDARD RISK	8	308.50	0	0.00	0	0.00
	SUB-TOTAL	241	749.40	121	322.21	108	527.70
64742	POLICY TYPE						
	PREFERRED FAMILY	788	176.58	534	87.54	509	158.59
	STANDARD FAMILY	546	184.17	363	98.28	358	167.29
	STANDARD RISK	39	264.95	17	153.82	18	286.50
	NONSTANDARD RISK	41	408.66	9	152.67	9	357.78
	SUB-TOTAL	1,414	1034.36	923	492.31	894	970.16
64743	POLICY TYPE						
	PREFERRED FAMILY	138	192.58	80	93.46	78	161.68
	STANDARD FAMILY	30	162.60	16	77.00	14	171.86
	STANDARD RISK	11	438.45	4	192.50	3	561.00
	NONSTANDARD RISK	13	339.46	1	457.00	1	1010.00
	SUB-TOTAL	192	1133.10	101	819.96	96	1904.54
64744	POLICY TYPE						
	PREFERRED FAMILY	3,410	152.58	2,355	79.01	2,080	134.18
	STANDARD FAMILY	1,532	147.97	888	82.67	783	138.76
	STANDARD RISK	241	199.29	96	117.95	88	182.55
	NONSTANDARD RISK	156	332.08	27	194.33	26	407.58
	JUA	6	537.33	0	0.00	0	0.00
	SUB-TOTAL	5,345	1369.26	3,366	473.96	2,977	863.06
64745	POLICY TYPE						
	PREFERRED FAMILY	50	147.62	34	76.29	28	140.04
	STANDARD FAMILY	30	147.43	19	91.05	18	163.89
	STANDARD RISK	4	178.00	2	97.50	2	167.00
	SUB-TOTAL	84	473.05	55	264.85	48	470.92
64746	POLICY TYPE						
	PREFERRED FAMILY	705	176.01	464	85.25	429	162.92
	STANDARD FAMILY	250	199.74	143	96.91	139	170.20
	STANDARD RISK	35	340.83	15	143.93	15	331.93

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64746	NONSTANDARD RISK	35	347.46	7	143.57	7	323.14
	JUA	3	460.00	0	0.00	0	0.00
	SUB-TOTAL	1,028	1524.04	629	469.67	590	988.20
64747	POLICY TYPE						
	PREFERRED FAMILY	1,399	169.33	932	79.85	854	147.27
	STANDARD FAMILY	320	176.49	184	76.26	168	153.02
	STANDARD RISK	72	277.07	28	134.43	27	307.52
	NONSTANDARD RISK	65	405.98	25	168.84	24	248.42
	JUA	1	692.00	0	0.00	0	0.00
	SUB-TOTAL	1,857	1720.87	1,169	459.38	1,073	856.23
64748	POLICY TYPE						
	PREFERRED FAMILY	1,034	140.55	681	70.31	570	124.04
	STANDARD FAMILY	92	117.34	52	60.04	42	123.26
	STANDARD RISK	44	176.27	16	113.69	15	198.47
	NONSTANDARD RISK	34	325.53	10	101.40	9	235.56
	SUB-TOTAL	1,204	759.68	759	345.43	636	681.32
64750	POLICY TYPE						
	PREFERRED FAMILY	210	140.86	129	71.77	104	127.35
	STANDARD FAMILY	72	165.24	44	83.18	38	144.05
	STANDARD RISK	15	245.00	5	56.20	4	74.00
	NONSTANDARD RISK	1	1940.00	0	0.00	0	0.00
	SUB-TOTAL	298	2491.10	178	211.15	146	345.40
64751	POLICY TYPE						
	PREFERRED FAMILY	148	132.74	111	74.98	103	127.83
	STANDARD FAMILY	37	154.57	28	86.54	28	140.50
	NONSTANDARD RISK	6	253.83	1	189.00	1	396.00
	SUB-TOTAL	191	541.14	140	350.52	132	664.33
64752	POLICY TYPE						
	PREFERRED FAMILY	277	152.84	184	78.77	168	147.04
	STANDARD FAMILY	233	167.41	148	83.78	141	143.07
	STANDARD RISK	40	125.18	22	61.64	20	106.00
	NONSTANDARD RISK	11	322.36	3	133.67	3	159.67
	SUB-TOTAL	561	767.78	357	357.86	332	555.77
64753	POLICY TYPE						
	PREFERRED FAMILY	20	127.15	18	68.89	16	115.56
	STANDARD FAMILY	6	161.33	5	110.00	5	162.60
	STANDARD RISK	1	111.00	2	40.50	2	76.00
	NONSTANDARD RISK	1	118.00	1	102.00	1	238.00
	SUB-TOTAL	28	517.48	26	321.39	24	592.16
64754	POLICY TYPE						
	PREFERRED FAMILY	37	141.38	30	75.87	26	129.65
	STANDARD FAMILY	22	103.64	9	58.22	8	118.13
	JUA	1	206.00	0	0.00	0	0.00
	SUB-TOTAL	60	451.01	39	134.09	34	247.78
64755	POLICY TYPE						
	PREFERRED FAMILY	1,483	155.07	962	73.36	830	133.59

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ZIP	POLICY TYPE						
64755	STANDARD FAMILY	177	182.58	106	84.02	94	150.67
	STANDARD RISK	37	227.73	20	92.90	18	171.94
	NONSTANDARD RISK	44	464.25	14	129.43	12	348.67
	JUA	3	308.00	0	0.00	0	0.00
	SUB-TOTAL	1,744	1337.63	1,102	379.71	954	804.87
64756	POLICY TYPE						
	PREFERRED FAMILY	369	139.65	224	75.48	194	125.90
	STANDARD FAMILY	94	141.18	50	55.66	40	112.93
	STANDARD RISK	19	234.89	2	100.00	2	191.50
	NONSTANDARD RISK	8	405.63	3	131.67	3	418.33
	SUB-TOTAL	490	921.35	279	362.80	239	848.66
64759	POLICY TYPE						
	PREFERRED FAMILY	4,291	148.46	3,108	78.14	2,784	135.60
	STANDARD FAMILY	684	146.93	402	79.12	379	141.07
	STANDARD RISK	170	218.52	59	87.17	56	173.66
	NONSTANDARD RISK	138	350.12	32	137.34	32	315.19
	JUA	11	662.91	2	274.00	2	930.50
	SUB-TOTAL	5,294	1526.95	3,603	655.77	3,253	1696.01
64760	POLICY TYPE						
	PREFERRED FAMILY	285	168.07	184	79.82	168	148.13
	STANDARD FAMILY	65	175.98	36	99.64	33	162.97
	STANDARD RISK	15	275.27	5	170.60	5	321.60
	NONSTANDARD RISK	26	189.23	4	93.25	4	193.00
	SUB-TOTAL	391	808.55	229	443.31	210	825.70
64761	POLICY TYPE						
	PREFERRED FAMILY	668	166.23	441	74.08	405	140.97
	STANDARD FAMILY	244	176.04	132	69.24	124	132.70
	STANDARD RISK	24	279.50	11	135.18	11	299.00
	NONSTANDARD RISK	21	380.19	9	138.00	9	342.78
	SUB-TOTAL	957	1001.96	593	416.50	549	915.45
64762	POLICY TYPE						
	PREFERRED FAMILY	872	149.43	622	75.77	520	139.00
	STANDARD FAMILY	229	159.62	139	84.47	120	160.20
	STANDARD RISK	78	134.76	38	87.82	38	148.45
	NONSTANDARD RISK	18	385.56	1	438.00	1	451.00
	JUA	2	458.50	0	0.00	0	0.00
	SUB-TOTAL	1,199	1287.86	800	686.05	679	898.64
64763	POLICY TYPE						
	PREFERRED FAMILY	512	148.22	302	75.57	278	130.49
	STANDARD FAMILY	311	172.46	191	84.38	164	145.49
	STANDARD RISK	21	212.05	8	160.75	6	280.67
	NONSTANDARD RISK	26	392.27	5	34.00	5	416.80
	JUA	3	283.67	0	0.00	0	0.00
	SUB-TOTAL	873	1208.67	506	354.70	453	973.45
64765	POLICY TYPE						
	PREFERRED FAMILY	29	182.72	19	76.95	17	153.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64765	STANDARD FAMILY	18	133.56	8	66.38	7	115.14
	STANDARD RISK	1	303.00	1	18.00	1	37.00
	NONSTANDARD RISK	1	159.00	1	124.00	1	212.00
	SUB-TOTAL	49	778.28	29	285.32	26	517.14
64766	POLICY TYPE						
	PREFERRED FAMILY	11	152.18	6	52.33	6	99.83
	STANDARD FAMILY	9	112.67	2	35.00	2	81.00
	SUB-TOTAL	20	264.85	8	87.33	8	180.83
64767	POLICY TYPE						
	PREFERRED FAMILY	328	157.45	186	80.27	160	145.96
	STANDARD FAMILY	107	161.99	57	93.47	51	160.37
	STANDARD RISK	12	175.25	4	68.25	4	98.25
	NONSTANDARD RISK	16	371.75	0	0.00	0	0.00
	SUB-TOTAL	463	866.44	247	241.99	215	404.58
64769	POLICY TYPE						
	PREFERRED FAMILY	220	161.11	132	78.43	106	150.93
	STANDARD FAMILY	99	147.21	55	69.51	51	135.35
	STANDARD RISK	41	110.05	17	89.00	17	131.29
	NONSTANDARD RISK	8	364.25	2	110.50	2	367.50
	SUB-TOTAL	368	782.62	206	347.44	176	785.08
64770	POLICY TYPE						
	PREFERRED FAMILY	516	166.52	357	81.65	302	142.90
	STANDARD FAMILY	320	147.01	209	85.05	164	145.70
	STANDARD RISK	89	155.66	50	82.72	40	150.00
	NONSTANDARD RISK	24	318.83	8	136.38	6	192.50
	JUA	2	307.50	0	0.00	0	0.00
	SUB-TOTAL	951	1095.52	624	385.80	512	631.10
64771	POLICY TYPE						
	PREFERRED FAMILY	298	157.28	182	75.42	152	137.37
	STANDARD FAMILY	99	162.92	53	104.94	47	178.83
	STANDARD RISK	14	198.21	5	107.20	5	182.00
	NONSTANDARD RISK	10	308.90	1	228.00	1	532.00
	SUB-TOTAL	421	827.31	241	515.57	205	1030.20
64772	POLICY TYPE						
	PREFERRED FAMILY	5,447	160.78	3,751	83.33	3,546	143.90
	STANDARD FAMILY	1,638	169.35	1,017	90.18	969	157.82
	STANDARD RISK	274	211.24	114	117.67	109	205.24
	NONSTANDARD RISK	274	393.33	65	185.86	63	441.49
	JUA	12	445.33	0	0.00	0	0.00
	SUB-TOTAL	7,645	1380.03	4,947	477.04	4,687	948.45
64776	POLICY TYPE						
	PREFERRED FAMILY	1,320	148.23	804	74.57	711	135.80
	STANDARD FAMILY	744	169.87	447	88.35	401	147.63
	STANDARD RISK	48	219.69	22	114.32	17	240.00
	NONSTANDARD RISK	81	315.35	14	200.36	16	394.88
	JUA	3	499.00	0	0.00	0	0.00

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MISSOURI DEPARTMENT OF INSURANCE
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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
64776		2,196	1352.13	1,287	477.60	1,145	918.30
64777	POLICY TYPE						
	PREFERRED FAMILY	9	215.67	6	109.17	7	150.57
	STANDARD FAMILY	9	141.56	4	78.50	4	126.75
	STANDARD RISK	5	95.80	4	56.50	3	137.67
	SUB-TOTAL	23	453.02	14	244.17	14	414.99
64778	POLICY TYPE						
	PREFERRED FAMILY	174	156.15	110	79.89	104	141.04
	STANDARD FAMILY	68	133.31	45	78.69	44	128.70
	STANDARD RISK	10	175.90	8	74.00	8	136.13
	NONSTANDARD RISK	14	230.14	0	0.00	0	0.00
	SUB-TOTAL	266	695.50	163	232.58	156	405.87
64779	POLICY TYPE						
	PREFERRED FAMILY	1,094	150.32	633	76.00	562	137.04
	STANDARD FAMILY	506	158.97	280	91.20	247	156.84
	STANDARD RISK	96	174.06	32	76.56	29	162.93
	NONSTANDARD RISK	102	203.95	27	67.93	28	155.50
	SUB-TOTAL	1,798	687.30	972	311.69	866	612.32
64780	POLICY TYPE						
	PREFERRED FAMILY	331	146.96	210	84.44	169	145.00
	STANDARD FAMILY	205	154.74	106	69.51	84	127.44
	STANDARD RISK	12	176.67	3	11.33	3	13.67
	NONSTANDARD RISK	13	260.69	5	77.40	5	200.60
	SUB-TOTAL	561	739.06	324	242.69	261	486.71
64781	POLICY TYPE						
	PREFERRED FAMILY	46	173.28	30	95.97	29	196.17
	STANDARD FAMILY	26	142.92	15	117.40	13	186.23
	NONSTANDARD RISK	11	305.91	5	130.40	5	246.60
	SUB-TOTAL	83	622.11	50	343.77	47	629.00
64783	POLICY TYPE						
	PREFERRED FAMILY	367	149.43	235	76.27	186	136.55
	STANDARD FAMILY	184	153.01	94	75.51	81	145.91
	STANDARD RISK	31	162.29	12	75.50	10	160.50
	NONSTANDARD RISK	15	406.00	2	142.50	2	475.50
	JUA	3	276.00	0	0.00	0	0.00
	SUB-TOTAL	600	1146.73	343	369.78	279	918.46
64784	POLICY TYPE						
	PREFERRED FAMILY	771	150.10	493	79.39	439	139.30
	STANDARD FAMILY	132	183.58	76	102.91	70	193.06
	STANDARD RISK	37	215.76	12	123.33	11	270.27
	NONSTANDARD RISK	19	451.84	10	177.50	10	327.80
	JUA	4	358.25	0	0.00	0	0.00
	SUB-TOTAL	963	1359.52	591	483.13	530	930.43
64786	POLICY TYPE						
	PREFERRED FAMILY	1	111.00	1	34.00	1	65.00
	STANDARD FAMILY	2	121.00	0	0.00	0	0.00

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64786	STANDARD RISK	3	75.33	0	0.00	0	0.00
	NONSTANDARD RISK	1	384.00	0	0.00	0	0.00
	SUB-TOTAL	7	691.33	1	34.00	1	65.00
64787	POLICY TYPE						
	PREFERRED FAMILY	1	27.00	1	4.00	1	11.00
	SUB-TOTAL	1	27.00	1	4.00	1	11.00
64788	POLICY TYPE						
	PREFERRED FAMILY	467	163.97	308	87.55	288	145.42
	STANDARD FAMILY	464	163.26	288	82.45	242	148.60
	STANDARD RISK	30	240.27	13	160.92	11	258.82
	NONSTANDARD RISK	29	392.21	3	285.00	2	946.00
	SUB-TOTAL	990	959.70	612	615.93	543	1498.84
64789	POLICY TYPE						
	PREFERRED FAMILY	3	105.00	2	46.50	2	79.50
	STANDARD FAMILY	1	401.00	1	97.00	1	223.00
	STANDARD RISK	1	49.00	1	54.00	1	66.00
	NONSTANDARD RISK	1	80.00	0	0.00	0	0.00
	SUB-TOTAL	6	635.00	4	197.50	4	368.50
64790	POLICY TYPE						
	PREFERRED FAMILY	414	151.12	234	82.39	207	138.44
	STANDARD FAMILY	156	157.57	84	94.19	72	160.03
	STANDARD RISK	30	194.73	12	89.17	10	164.00
	NONSTANDARD RISK	20	306.50	6	218.50	6	222.00
	SUB-TOTAL	620	809.92	336	484.25	295	684.47
64801	POLICY TYPE						
	PREFERRED FAMILY	15,343	170.76	10,601	81.29	9,997	142.70
	STANDARD FAMILY	2,930	258.76	1,649	107.72	1,564	192.61
	STANDARD RISK	659	321.27	225	133.69	217	264.40
	NONSTANDARD RISK	674	394.92	154	178.46	153	399.82
	JUA	30	477.77	4	124.75	4	408.00
	SUB-TOTAL	19,636	1623.47	12,633	625.91	11,935	1407.53
64802	POLICY TYPE						
	PREFERRED FAMILY	310	169.49	221	91.71	215	159.60
	STANDARD FAMILY	126	222.56	66	109.64	59	203.08
	STANDARD RISK	39	201.18	25	211.92	25	272.08
	NONSTANDARD RISK	26	324.81	10	85.20	10	261.30
	JUA	1	1636.00	0	0.00	0	0.00
	SUB-TOTAL	502	2554.04	322	498.46	309	896.06
64803	POLICY TYPE						
	PREFERRED FAMILY	289	176.31	227	98.16	208	166.52
	STANDARD FAMILY	117	260.54	68	129.56	65	219.65
	STANDARD RISK	25	221.00	17	89.88	13	158.69
	NONSTANDARD RISK	21	338.05	5	136.40	5	324.20
	JUA	2	241.00	0	0.00	0	0.00
	SUB-TOTAL	454	1236.89	317	454.00	291	869.06

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64804	PREFERRED FAMILY	11,484	179.06	8,796	84.28	8,325	145.14
	STANDARD FAMILY	2,134	258.51	1,246	103.26	1,181	189.94
	STANDARD RISK	188	255.27	100	111.72	89	224.53
	NONSTANDARD RISK	518	382.27	134	170.42	132	380.34
	JUA	22	541.36	5	76.40	5	296.20
	SUB-TOTAL	14,346	1616.47	10,281	546.08	9,732	1236.15
64830	POLICY TYPE						
	PREFERRED FAMILY	262	162.71	159	80.36	141	148.40
	STANDARD FAMILY	49	223.98	23	118.57	22	203.55
	STANDARD RISK	20	322.85	7	166.57	6	330.67
	NONSTANDARD RISK	9	353.11	1	99.00	1	357.00
	SUB-TOTAL	340	1062.65	190	464.50	170	1039.61
64831	POLICY TYPE						
	PREFERRED FAMILY	2,061	145.45	1,337	87.60	1,256	149.29
	STANDARD FAMILY	739	166.39	367	100.50	344	164.39
	STANDARD RISK	125	151.20	57	98.81	54	180.76
	NONSTANDARD RISK	50	387.12	12	157.92	11	385.64
	JUA	6	406.00	0	0.00	0	0.00
	SUB-TOTAL	2,981	1256.17	1,773	444.82	1,665	880.07
64832	POLICY TYPE						
	PREFERRED FAMILY	310	175.10	188	81.58	176	146.76
	STANDARD FAMILY	71	168.56	48	82.35	45	127.29
	STANDARD RISK	14	272.14	6	102.83	6	233.83
	NONSTANDARD RISK	7	313.43	2	89.00	1	249.00
	SUB-TOTAL	402	929.23	244	355.77	228	756.88
64833	POLICY TYPE						
	PREFERRED FAMILY	60	188.65	42	74.67	40	131.50
	STANDARD FAMILY	22	156.55	15	103.20	15	172.67
	STANDARD RISK	9	242.89	1	103.00	1	225.00
	NONSTANDARD RISK	2	645.00	0	0.00	0	0.00
	JUA	1	1636.00	0	0.00	0	0.00
	SUB-TOTAL	94	2869.08	58	280.87	56	529.17
64834	POLICY TYPE						
	PREFERRED FAMILY	3,006	177.32	2,074	80.86	1,934	145.83
	STANDARD FAMILY	446	273.42	243	123.07	235	211.76
	STANDARD RISK	103	396.72	35	143.06	36	300.78
	NONSTANDARD RISK	96	427.17	32	167.63	32	362.97
	JUA	10	404.50	1	77.00	1	269.00
	SUB-TOTAL	3,661	1679.12	2,385	591.61	2,238	1290.34
64835	POLICY TYPE						
	PREFERRED FAMILY	751	170.29	425	68.19	399	127.90
	STANDARD FAMILY	166	205.14	69	77.54	60	150.30
	STANDARD RISK	60	266.18	17	80.53	16	183.31
	NONSTANDARD RISK	50	358.70	10	152.00	10	319.50
	JUA	3	246.33	0	0.00	0	0.00
	SUB-TOTAL	1,030	1246.65	521	378.25	485	781.01

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64836	PREFERRED FAMILY	10,397	171.33	7,265	73.21	6,720	129.61
	STANDARD FAMILY	1,336	189.76	757	83.25	685	167.30
	STANDARD RISK	459	347.31	133	137.52	127	288.64
	NONSTANDARD RISK	367	362.68	81	145.60	85	355.39
	JUA	20	609.25	0	0.00	0	0.00
	SUB-TOTAL	12,579	1680.33	8,236	439.58	7,617	940.94
64840	POLICY TYPE						
	PREFERRED FAMILY	1,212	155.84	769	83.15	713	141.94
	STANDARD FAMILY	251	222.07	104	93.35	95	166.07
	STANDARD RISK	29	368.86	10	127.70	9	267.89
	NONSTANDARD RISK	35	358.89	9	228.78	10	317.90
	SUB-TOTAL	1,527	1105.66	892	532.97	827	893.80
64841	POLICY TYPE						
	PREFERRED FAMILY	439	164.05	286	73.86	264	132.90
	STANDARD FAMILY	65	249.68	22	98.36	18	185.89
	STANDARD RISK	19	406.21	5	113.80	5	299.60
	NONSTANDARD RISK	20	419.50	2	168.50	2	581.00
	JUA	2	469.50	0	0.00	0	0.00
	SUB-TOTAL	545	1708.93	315	454.52	289	1199.39
64842	POLICY TYPE						
	PREFERRED FAMILY	290	147.16	182	77.57	161	134.01
	STANDARD FAMILY	123	166.82	63	84.25	63	123.76
	STANDARD RISK	16	170.50	3	124.33	3	239.33
	NONSTANDARD RISK	7	283.57	2	108.00	2	354.50
	SUB-TOTAL	436	768.05	250	394.16	229	851.61
64843	POLICY TYPE						
	PREFERRED FAMILY	1,183	148.09	736	81.90	674	134.28
	STANDARD FAMILY	503	142.73	267	84.05	251	129.90
	STANDARD RISK	80	167.20	32	94.44	28	175.07
	NONSTANDARD RISK	42	372.19	8	120.38	8	325.25
	JUA	6	909.83	1	189.00	1	418.00
	SUB-TOTAL	1,814	1740.04	1,044	569.77	962	1182.50
64844	POLICY TYPE						
	PREFERRED FAMILY	1,804	152.10	1,077	81.21	997	134.81
	STANDARD FAMILY	431	205.64	185	87.03	170	151.94
	STANDARD RISK	101	244.72	44	122.09	41	169.41
	NONSTANDARD RISK	53	336.26	10	86.90	8	232.13
	JUA	4	349.50	0	0.00	0	0.00
	SUB-TOTAL	2,393	1288.23	1,316	377.23	1,216	688.29
64846	POLICY TYPE						
	PREFERRED FAMILY	80	141.30	55	83.51	52	147.08
	STANDARD FAMILY	96	133.83	48	86.67	46	138.04
	STANDARD RISK	12	118.25	6	55.83	6	101.67
	NONSTANDARD RISK	1	463.00	0	0.00	0	0.00
	SUB-TOTAL	189	856.38	109	226.01	104	386.79

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64847	PREFERRED FAMILY	123	135.98	69	78.39	66	137.98
	STANDARD FAMILY	103	176.92	48	123.79	49	169.16
	STANDARD RISK	24	109.46	11	85.45	11	168.73
	NONSTANDARD RISK	13	464.31	4	313.25	4	312.25
	SUB-TOTAL	263	886.67	132	600.89	130	788.13
64848	POLICY TYPE						
	PREFERRED FAMILY	315	152.33	185	84.53	171	137.10
	STANDARD FAMILY	63	158.67	42	101.10	37	175.16
	STANDARD RISK	18	110.22	4	56.00	4	103.25
	NONSTANDARD RISK	4	639.25	1	22.00	1	77.00
	SUB-TOTAL	400	1060.47	232	263.62	213	492.51
64849	POLICY TYPE						
	PREFERRED FAMILY	53	172.91	25	79.96	26	142.77
	STANDARD FAMILY	24	192.33	8	96.13	8	151.88
	STANDARD RISK	1	475.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	301.00	0	0.00	0	0.00
	SUB-TOTAL	79	1141.24	33	176.09	34	294.64
64850	POLICY TYPE						
	PREFERRED FAMILY	9,763	154.67	6,542	87.88	6,157	138.90
	STANDARD FAMILY	1,481	199.39	754	94.59	716	169.50
	STANDARD RISK	383	342.22	125	175.00	119	309.28
	NONSTANDARD RISK	218	380.14	54	167.94	54	364.11
	JUA	27	447.85	5	223.00	5	377.40
	SUB-TOTAL	11,872	1524.26	7,480	748.42	7,051	1359.19
64853	POLICY TYPE						
	PREFERRED FAMILY	81	180.07	45	95.16	39	175.51
	STANDARD FAMILY	7	176.57	3	16.67	3	119.33
	STANDARD RISK	5	315.60	2	357.00	2	448.00
	NONSTANDARD RISK	2	486.50	0	0.00	0	0.00
	JUA	2	750.50	0	0.00	0	0.00
	SUB-TOTAL	97	1909.25	50	468.82	44	742.85
64854	POLICY TYPE						
	PREFERRED FAMILY	1,010	150.94	639	88.69	604	156.20
	STANDARD FAMILY	504	170.16	251	96.27	235	165.53
	STANDARD RISK	54	180.52	31	100.16	31	155.45
	NONSTANDARD RISK	48	381.35	10	232.00	10	385.70
	JUA	7	314.43	0	0.00	0	0.00
	SUB-TOTAL	1,623	1197.40	931	517.13	880	862.88
64855	POLICY TYPE						
	PREFERRED FAMILY	787	168.25	475	73.00	434	135.07
	STANDARD FAMILY	198	201.36	102	90.45	89	163.98
	STANDARD RISK	35	336.49	14	126.14	13	255.62
	NONSTANDARD RISK	31	363.48	7	161.71	7	284.57
	JUA	1	1324.00	0	0.00	0	0.00
	SUB-TOTAL	1,052	2393.58	598	451.31	543	839.23

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64856	PREFERRED FAMILY	960	149.89	592	92.60	567	152.85
	STANDARD FAMILY	528	152.78	246	88.13	234	145.00
	STANDARD RISK	46	166.11	22	104.41	21	181.43
	NONSTANDARD RISK	44	298.00	8	243.25	8	285.88
	JUA	3	294.67	0	0.00	0	0.00
	SUB-TOTAL	1,581	1061.44	868	528.40	830	765.16
64857	POLICY TYPE						
	PREFERRED FAMILY	149	168.23	86	80.64	81	140.46
	STANDARD FAMILY	34	267.21	13	77.77	16	143.88
	STANDARD RISK	4	287.25	0	0.00	0	0.00
	NONSTANDARD RISK	8	504.88	5	70.40	5	259.00
	SUB-TOTAL	195	1227.57	104	228.81	102	543.33
64858	POLICY TYPE						
	PREFERRED FAMILY	109	153.44	71	81.96	64	137.38
	STANDARD FAMILY	17	112.06	7	66.14	7	145.57
	STANDARD RISK	10	252.80	3	137.67	3	280.00
	NONSTANDARD RISK	3	207.67	0	0.00	0	0.00
	SUB-TOTAL	139	725.97	81	285.77	74	562.95
64859	POLICY TYPE						
	PREFERRED FAMILY	514	162.06	290	67.62	252	128.97
	STANDARD FAMILY	108	166.36	48	94.65	43	156.16
	STANDARD RISK	34	236.06	13	107.77	10	235.60
	NONSTANDARD RISK	12	397.08	2	78.00	2	151.50
	JUA	1	1865.00	0	0.00	0	0.00
	SUB-TOTAL	669	2826.56	353	348.04	307	672.24
64861	POLICY TYPE						
	PREFERRED FAMILY	339	135.93	221	75.45	197	127.83
	STANDARD FAMILY	265	135.39	149	86.47	140	126.73
	STANDARD RISK	17	165.35	7	128.29	6	230.67
	NONSTANDARD RISK	8	428.25	1	66.00	1	153.00
	JUA	2	401.00	0	0.00	0	0.00
	SUB-TOTAL	631	1265.92	378	356.20	344	638.23
64862	POLICY TYPE						
	PREFERRED FAMILY	1,430	162.29	892	75.67	821	134.48
	STANDARD FAMILY	489	154.35	328	84.24	290	148.64
	STANDARD RISK	133	164.25	63	74.19	54	142.35
	NONSTANDARD RISK	60	354.02	10	214.60	10	333.60
	JUA	3	211.33	1	18.00	1	56.00
	SUB-TOTAL	2,115	1046.23	1,294	466.70	1,176	815.08
64863	POLICY TYPE						
	PREFERRED FAMILY	466	146.03	277	92.93	260	159.33
	STANDARD FAMILY	234	146.75	120	92.13	113	143.28
	STANDARD RISK	89	135.91	42	78.90	33	169.39
	NONSTANDARD RISK	27	269.33	5	180.20	5	536.00
	JUA	3	337.67	0	0.00	0	0.00
	SUB-TOTAL	819	1035.69	444	444.17	411	1008.01

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64864	PREFERRED FAMILY	116	166.36	83	93.69	78	162.95
	STANDARD FAMILY	22	224.55	13	115.23	12	184.25
	STANDARD RISK	2	305.00	0	0.00	0	0.00
	NONSTANDARD RISK	7	329.14	2	114.50	1	195.00
	SUB-TOTAL	147	1025.05	98	323.42	91	542.20
64865	POLICY TYPE						
	PREFERRED FAMILY	2,534	150.68	1,563	88.59	1,455	146.53
	STANDARD FAMILY	556	196.54	237	113.13	224	175.79
	STANDARD RISK	94	200.97	33	131.85	31	235.94
	NONSTANDARD RISK	52	338.75	14	149.93	12	356.17
	JUA	3	662.00	0	0.00	0	0.00
	SUB-TOTAL	3,239	1548.94	1,847	483.49	1,722	914.42
64866	POLICY TYPE						
	PREFERRED FAMILY	538	146.40	290	77.46	257	129.46
	STANDARD FAMILY	142	155.23	54	82.87	52	136.94
	STANDARD RISK	19	313.32	4	190.00	4	289.75
	NONSTANDARD RISK	18	311.89	3	78.33	3	211.67
	SUB-TOTAL	717	926.84	351	428.66	316	767.81
64867	POLICY TYPE						
	PREFERRED FAMILY	479	147.20	316	75.84	279	134.26
	STANDARD FAMILY	221	154.37	126	89.00	116	145.22
	STANDARD RISK	32	306.84	13	134.85	12	254.67
	NONSTANDARD RISK	13	518.00	3	217.67	3	663.00
	SUB-TOTAL	745	1126.41	458	517.35	410	1197.15
64868	POLICY TYPE						
	PREFERRED FAMILY	8	168.25	8	52.00	6	119.33
	STANDARD FAMILY	4	129.50	2	119.00	2	223.50
	STANDARD RISK	1	232.00	1	94.00	1	198.00
	NONSTANDARD RISK	2	251.00	0	0.00	0	0.00
	SUB-TOTAL	15	780.75	11	265.00	9	540.83
64869	POLICY TYPE						
	PREFERRED FAMILY	29	159.00	17	66.24	16	132.13
	STANDARD FAMILY	4	132.25	1	99.00	1	171.00
	STANDARD RISK	1	816.00	0	0.00	0	0.00
	JUA	1	472.00	0	0.00	0	0.00
	SUB-TOTAL	35	1579.25	18	165.24	17	303.13
64870	POLICY TYPE						
	PREFERRED FAMILY	4,000	170.69	2,658	78.79	2,468	142.50
	STANDARD FAMILY	943	230.99	482	106.97	448	188.10
	STANDARD RISK	207	252.32	81	100.14	69	217.36
	NONSTANDARD RISK	175	387.54	35	142.06	34	316.29
	JUA	2	144.50	1	26.00	1	108.00
	SUB-TOTAL	5,327	1186.04	3,257	453.95	3,020	972.26
64873	POLICY TYPE						
	PREFERRED FAMILY	436	154.57	281	78.24	246	138.48
	STANDARD FAMILY	147	140.79	80	76.33	73	136.56

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
64873	STANDARD RISK	36	117.67	20	79.85	16	131.19
	NONSTANDARD RISK	12	289.17	2	119.50	2	281.00
	JUA	1	-977.00	0	0.00	0	0.00
	SUB-TOTAL	632	-274.81	383	353.91	337	687.23
64874	POLICY TYPE						
	PREFERRED FAMILY	358	156.35	251	88.61	233	150.32
	STANDARD FAMILY	130	164.62	73	86.64	63	158.71
	STANDARD RISK	18	190.06	9	83.11	8	136.75
	NONSTANDARD RISK	11	420.36	3	103.67	3	227.67
	JUA	3	461.33	0	0.00	0	0.00
	SUB-TOTAL	520	1392.72	336	362.03	307	673.45
65001	POLICY TYPE						
	PREFERRED FAMILY	262	174.48	199	84.60	181	142.18
	STANDARD FAMILY	59	193.58	42	103.83	35	170.46
	STANDARD RISK	6	160.33	2	37.50	1	21.00
	NONSTANDARD RISK	1	250.00	0	0.00	0	0.00
	JUA	2	565.50	0	0.00	0	0.00
	SUB-TOTAL	330	1343.89	243	225.94	217	333.64
65010	POLICY TYPE						
	PREFERRED FAMILY	1,902	153.97	1,290	82.07	1,233	142.86
	STANDARD FAMILY	296	177.99	198	86.31	195	153.95
	STANDARD RISK	79	225.33	34	110.41	32	242.91
	NONSTANDARD RISK	63	399.84	24	161.17	24	333.21
	JUA	2	982.50	0	0.00	0	0.00
	SUB-TOTAL	2,342	1939.63	1,546	439.95	1,484	872.93
65011	POLICY TYPE						
	PREFERRED FAMILY	686	159.88	424	81.72	377	142.73
	STANDARD FAMILY	172	178.83	103	73.99	93	124.71
	STANDARD RISK	57	256.25	25	112.08	23	219.09
	NONSTANDARD RISK	29	428.03	9	84.56	9	215.33
	JUA	7	280.86	0	0.00	0	0.00
	SUB-TOTAL	951	1303.85	561	352.35	502	701.86
65013	POLICY TYPE						
	PREFERRED FAMILY	1,892	150.35	1,294	88.69	1,098	149.21
	STANDARD FAMILY	137	196.87	90	95.41	81	154.36
	STANDARD RISK	91	254.05	31	161.94	24	305.96
	NONSTANDARD RISK	52	299.27	16	170.75	16	304.81
	JUA	7	377.14	1	188.00	1	367.00
	SUB-TOTAL	2,179	1277.68	1,432	704.79	1,220	1281.34
65014	POLICY TYPE						
	PREFERRED FAMILY	1,148	146.93	788	84.81	684	145.06
	STANDARD FAMILY	135	205.13	90	84.99	74	144.20
	STANDARD RISK	53	247.70	15	185.20	12	372.08
	NONSTANDARD RISK	23	356.96	3	186.33	3	425.67
	JUA	4	472.50	2	239.00	2	692.50
	SUB-TOTAL	1,363	1429.21	898	780.33	775	1779.52

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65016	PREFERRED FAMILY	785	165.18	579	94.64	474	151.16
	STANDARD FAMILY	78	226.62	51	107.45	46	181.93
	STANDARD RISK	13	322.92	4	118.75	4	168.25
	NONSTANDARD RISK	14	227.50	3	121.67	3	251.00
	JUA	1	583.00	0	0.00	0	0.00
	SUB-TOTAL	891	1525.22	637	442.51	527	752.35
65017	POLICY TYPE						
	PREFERRED FAMILY	476	149.51	287	82.63	260	141.08
	STANDARD FAMILY	161	147.66	94	79.33	88	144.65
	STANDARD RISK	25	302.36	5	180.20	5	316.00
	NONSTANDARD RISK	18	448.67	6	157.17	5	478.20
	JUA	11	522.64	2	241.00	2	592.00
	SUB-TOTAL	691	1570.83	394	740.33	360	1671.92
65018	POLICY TYPE						
	PREFERRED FAMILY	3,759	151.24	2,712	88.82	2,505	137.42
	STANDARD FAMILY	599	226.97	387	102.95	356	169.21
	STANDARD RISK	97	275.07	29	145.34	27	244.00
	NONSTANDARD RISK	60	400.82	19	141.32	18	345.94
	JUA	2	1665.00	0	0.00	0	0.00
	SUB-TOTAL	4,517	2719.10	3,147	478.43	2,906	896.57
65020	POLICY TYPE						
	PREFERRED FAMILY	4,443	175.55	3,253	91.38	3,068	154.60
	STANDARD FAMILY	1,470	187.84	984	96.06	924	157.42
	STANDARD RISK	270	253.05	132	131.45	125	233.79
	NONSTANDARD RISK	229	409.96	60	199.07	60	434.52
	JUA	28	716.79	3	226.67	3	675.33
	SUB-TOTAL	6,440	1743.19	4,432	744.62	4,180	1655.67
65022	POLICY TYPE						
	PREFERRED FAMILY	100	155.32	64	86.34	62	145.47
	STANDARD FAMILY	20	239.95	11	110.82	11	172.00
	STANDARD RISK	13	251.46	8	102.50	7	178.86
	NONSTANDARD RISK	12	217.67	2	149.50	2	356.00
	SUB-TOTAL	145	864.40	85	449.16	82	852.32
65023	POLICY TYPE						
	PREFERRED FAMILY	989	157.81	686	81.43	626	146.47
	STANDARD FAMILY	119	192.20	88	90.61	84	164.25
	STANDARD RISK	34	274.35	13	99.69	13	177.69
	NONSTANDARD RISK	40	462.50	6	200.17	8	400.25
	JUA	4	310.00	0	0.00	0	0.00
	SUB-TOTAL	1,186	1396.87	793	471.91	731	888.67
65024	POLICY TYPE						
	PREFERRED FAMILY	799	147.34	571	85.67	460	139.24
	STANDARD FAMILY	54	183.57	33	81.64	27	175.30
	STANDARD RISK	27	180.33	6	239.83	6	330.67
	NONSTANDARD RISK	9	251.11	5	104.80	5	182.20
	JUA	2	536.50	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
65024		891	1298.85	615	511.94	498	827.40
65025	POLICY TYPE						
	PREFERRED FAMILY	444	145.01	304	83.50	267	131.78
	STANDARD FAMILY	59	196.59	37	108.78	35	176.63
	STANDARD RISK	21	239.86	5	105.80	3	241.00
	NONSTANDARD RISK	10	314.60	1	102.00	0	0.00
	SUB-TOTAL	534	896.06	347	400.09	305	549.41
65026	POLICY TYPE						
	PREFERRED FAMILY	4,887	167.33	3,338	93.38	3,077	150.91
	STANDARD FAMILY	1,012	190.35	649	98.04	602	162.74
	STANDARD RISK	398	253.57	114	165.93	109	253.04
	NONSTANDARD RISK	274	375.30	82	173.79	81	420.85
	JUA	32	414.22	0	0.00	0	0.00
	SUB-TOTAL	6,603	1400.76	4,183	531.14	3,869	987.54
65031	POLICY TYPE						
	PREFERRED FAMILY	23	170.52	19	71.79	13	156.46
	STANDARD FAMILY	2	398.50	1	123.00	1	195.00
	NONSTANDARD RISK	1	38.00	0	0.00	0	0.00
	SUB-TOTAL	26	607.02	20	194.79	14	351.46
65032	POLICY TYPE						
	PREFERRED FAMILY	856	151.68	543	75.52	467	140.93
	STANDARD FAMILY	73	187.37	52	91.54	46	151.61
	STANDARD RISK	31	222.81	11	121.27	10	263.20
	NONSTANDARD RISK	21	363.29	7	214.29	6	341.83
	JUA	1	318.00	0	0.00	0	0.00
	SUB-TOTAL	982	1243.15	613	502.61	529	897.57
65034	POLICY TYPE						
	PREFERRED FAMILY	272	134.93	168	84.70	150	129.38
	STANDARD FAMILY	36	150.28	22	88.45	20	148.80
	STANDARD RISK	20	258.80	6	125.00	6	213.00
	NONSTANDARD RISK	8	310.50	1	74.00	1	172.00
	JUA	1	109.00	0	0.00	0	0.00
	SUB-TOTAL	337	963.51	197	372.16	177	663.18
65035	POLICY TYPE						
	PREFERRED FAMILY	981	162.88	669	94.28	605	148.99
	STANDARD FAMILY	96	234.73	56	231.07	53	235.53
	STANDARD RISK	33	249.24	6	200.83	2	764.00
	NONSTANDARD RISK	23	317.04	5	204.80	6	364.17
	JUA	11	536.64	0	0.00	0	0.00
	SUB-TOTAL	1,144	1500.53	736	730.98	666	1512.69
65036	POLICY TYPE						
	PREFERRED FAMILY	116	153.97	90	87.81	77	138.12
	STANDARD FAMILY	1	444.00	2	70.00	2	92.50
	STANDARD RISK	15	263.40	6	152.33	6	238.00
	NONSTANDARD RISK	5	378.60	1	25.00	1	61.00
	SUB-TOTAL	137	1239.97	99	335.14	86	529.62

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65037	PREFERRED FAMILY	1,753	154.26	1,295	87.03	1,194	149.39
	STANDARD FAMILY	505	156.57	344	80.82	317	135.29
	STANDARD RISK	69	256.51	29	124.97	24	258.50
	NONSTANDARD RISK	72	336.64	24	162.54	24	389.38
	JUA	7	689.29	1	400.00	1	488.00
	SUB-TOTAL	2,406	1593.25	1,693	855.36	1,560	1420.55
65038	POLICY TYPE						
	PREFERRED FAMILY	254	167.34	180	97.99	169	164.89
	STANDARD FAMILY	51	215.20	36	106.61	34	182.03
	STANDARD RISK	5	282.20	2	210.00	2	424.00
	NONSTANDARD RISK	8	406.38	4	138.75	4	319.75
	SUB-TOTAL	318	1071.11	222	553.35	209	1090.67
65039	POLICY TYPE						
	PREFERRED FAMILY	1,204	146.63	814	86.36	762	148.88
	STANDARD FAMILY	181	189.57	117	98.68	105	209.13
	STANDARD RISK	51	221.71	14	131.64	14	270.07
	NONSTANDARD RISK	44	353.07	13	143.85	12	337.25
	JUA	1	290.00	0	0.00	0	0.00
	SUB-TOTAL	1,481	1200.97	958	460.52	893	965.34
65040	POLICY TYPE						
	PREFERRED FAMILY	603	152.45	378	81.20	346	145.93
	STANDARD FAMILY	94	193.88	47	77.45	42	153.81
	STANDARD RISK	22	326.23	10	148.60	10	337.20
	NONSTANDARD RISK	28	371.21	8	157.75	8	299.38
	JUA	3	551.67	0	0.00	0	0.00
	SUB-TOTAL	750	1595.44	443	464.99	406	936.32
65041	POLICY TYPE						
	PREFERRED FAMILY	3,612	150.69	2,872	89.27	2,527	140.50
	STANDARD FAMILY	258	194.51	211	89.65	195	169.15
	STANDARD RISK	192	321.36	77	194.65	67	339.58
	NONSTANDARD RISK	69	403.28	26	165.38	24	403.63
	JUA	18	663.22	2	255.50	2	652.50
	SUB-TOTAL	4,149	1733.06	3,188	794.46	2,815	1705.35
65042	POLICY TYPE						
	PREFERRED FAMILY	35	137.91	25	67.96	25	113.96
	STANDARD FAMILY	12	316.58	6	124.50	6	205.50
	NONSTANDARD RISK	3	339.67	1	68.00	1	157.00
	SUB-TOTAL	50	794.16	32	260.46	32	476.46
65043	POLICY TYPE						
	PREFERRED FAMILY	3,545	159.42	2,486	94.72	2,373	151.33
	STANDARD FAMILY	516	225.81	335	115.43	321	183.82
	STANDARD RISK	199	304.44	92	142.87	89	262.54
	NONSTANDARD RISK	190	365.09	71	205.97	71	409.63
	JUA	7	628.86	2	120.50	2	229.50
	SUB-TOTAL	4,457	1683.61	2,986	679.48	2,856	1236.82

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65046	PREFERRED FAMILY	762	136.83	508	81.20	444	136.45
	STANDARD FAMILY	63	207.13	39	97.15	38	156.53
	STANDARD RISK	8	204.50	0	0.00	0	0.00
	NONSTANDARD RISK	12	363.17	3	282.00	3	427.67
	SUB-TOTAL	845	911.62	550	460.35	485	720.65
65047	POLICY TYPE						
	PREFERRED FAMILY	353	171.35	218	90.03	202	153.22
	STANDARD FAMILY	91	196.00	58	127.36	55	196.51
	STANDARD RISK	42	264.88	15	153.20	15	264.07
	NONSTANDARD RISK	25	322.44	7	192.29	7	364.71
	SUB-TOTAL	511	954.67	298	562.88	279	978.51
65048	POLICY TYPE						
	PREFERRED FAMILY	109	152.11	70	80.09	59	134.85
	STANDARD FAMILY	12	177.25	10	64.90	10	82.70
	STANDARD RISK	3	301.67	1	289.00	1	693.00
	NONSTANDARD RISK	3	528.67	0	0.00	0	0.00
	JUA	1	535.00	0	0.00	0	0.00
	SUB-TOTAL	128	1694.69	81	433.99	70	910.55
65049	POLICY TYPE						
	PREFERRED FAMILY	1,959	175.99	1,577	109.71	1,510	170.34
	STANDARD FAMILY	574	204.37	425	115.81	400	191.04
	STANDARD RISK	129	274.33	58	223.24	54	326.11
	NONSTANDARD RISK	123	406.11	55	224.76	55	465.09
	JUA	2	481.50	2	247.00	2	413.00
	SUB-TOTAL	2,787	1542.29	2,117	920.52	2,021	1565.59
65050	POLICY TYPE						
	PREFERRED FAMILY	175	145.92	119	93.18	102	134.13
	STANDARD FAMILY	37	164.41	17	127.06	17	176.18
	STANDARD RISK	10	180.10	1	458.00	1	701.00
	NONSTANDARD RISK	3	535.33	1	132.00	1	231.00
	SUB-TOTAL	225	1025.76	138	810.24	121	1242.30
65051	POLICY TYPE						
	PREFERRED FAMILY	2,372	160.82	1,740	97.10	1,514	152.48
	STANDARD FAMILY	252	222.99	169	107.02	152	183.15
	STANDARD RISK	78	354.79	22	288.05	21	471.33
	NONSTANDARD RISK	51	388.04	10	195.60	10	486.70
	JUA	6	642.83	1	287.00	1	367.00
	SUB-TOTAL	2,759	1769.47	1,942	974.77	1,698	1660.67
65052	POLICY TYPE						
	PREFERRED FAMILY	811	171.89	631	91.90	607	155.43
	STANDARD FAMILY	265	179.12	163	105.37	155	164.54
	STANDARD RISK	59	242.73	35	128.11	33	228.24
	NONSTANDARD RISK	38	312.16	15	172.07	15	355.20
	JUA	10	481.50	3	339.00	3	574.67
	SUB-TOTAL	1,183	1387.40	847	836.45	813	1478.07

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65053	PREFERRED FAMILY	738	154.34	506	77.29	444	143.05
	STANDARD FAMILY	87	232.45	53	114.26	52	185.98
	STANDARD RISK	18	216.72	6	98.83	5	201.40
	NONSTANDARD RISK	17	370.71	4	115.50	3	321.00
	JUA	6	543.00	0	0.00	0	0.00
	SUB-TOTAL	866	1517.22	569	405.89	504	851.43
65054	POLICY TYPE						
	PREFERRED FAMILY	509	171.45	371	100.26	320	154.90
	STANDARD FAMILY	58	235.41	44	98.75	36	162.39
	STANDARD RISK	17	345.00	3	163.00	2	408.50
	NONSTANDARD RISK	12	284.00	2	88.50	1	310.00
	SUB-TOTAL	596	1035.87	420	450.51	359	1035.79
65055	POLICY TYPE						
	PREFERRED FAMILY	58	147.47	34	75.21	31	124.52
	STANDARD FAMILY	6	145.33	7	95.71	7	140.57
	STANDARD RISK	1	408.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	367.00	0	0.00	0	0.00
	SUB-TOTAL	66	1067.80	41	170.92	38	265.09
65056	POLICY TYPE						
	PREFERRED FAMILY	9	182.67	8	129.00	8	198.63
	STANDARD FAMILY	6	210.00	4	67.50	3	328.67
	SUB-TOTAL	15	392.67	12	196.50	11	527.29
65058	POLICY TYPE						
	PREFERRED FAMILY	769	149.52	521	90.39	459	144.48
	STANDARD FAMILY	78	205.76	48	73.21	43	134.40
	STANDARD RISK	12	242.50	5	66.60	5	135.60
	NONSTANDARD RISK	17	359.71	6	272.67	6	257.33
	JUA	5	417.00	0	0.00	0	0.00
	SUB-TOTAL	881	1374.48	580	502.86	513	671.81
65059	POLICY TYPE						
	PREFERRED FAMILY	476	154.20	357	90.99	317	138.87
	STANDARD FAMILY	62	181.05	43	100.49	41	177.20
	STANDARD RISK	18	343.06	4	247.50	5	328.60
	NONSTANDARD RISK	17	322.88	6	185.50	6	267.83
	JUA	2	556.50	0	0.00	0	0.00
	SUB-TOTAL	575	1557.69	410	624.48	369	912.50
65061	POLICY TYPE						
	PREFERRED FAMILY	472	147.81	371	80.51	304	136.60
	STANDARD FAMILY	26	181.23	17	80.24	12	159.00
	STANDARD RISK	19	291.58	7	164.14	5	290.80
	NONSTANDARD RISK	5	311.40	2	81.50	2	202.50
	SUB-TOTAL	522	932.02	397	406.39	323	788.90
65062	POLICY TYPE						
	PREFERRED FAMILY	62	140.79	41	80.51	30	134.27
	STANDARD FAMILY	10	182.70	5	45.40	5	73.20
	STANDARD RISK	1	353.00	0	0.00	0	0.00

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65062	NONSTANDARD RISK	3	267.33	1	82.00	1	276.00
	SUB-TOTAL	76	943.82	47	207.91	36	483.47
65063	POLICY TYPE						
	PREFERRED FAMILY	1,330	151.57	864	95.40	820	144.88
	STANDARD FAMILY	196	192.99	133	108.35	125	186.09
	STANDARD RISK	73	272.22	30	146.80	30	250.17
	NONSTANDARD RISK	41	448.46	16	214.19	15	435.93
	JUA	5	617.60	1	62.00	1	135.00
	SUB-TOTAL	1,645	1682.85	1,044	626.73	991	1152.07
65064	POLICY TYPE						
	PREFERRED FAMILY	349	153.04	227	89.25	202	145.42
	STANDARD FAMILY	53	142.66	31	75.94	30	133.53
	STANDARD RISK	22	300.91	3	155.67	4	273.75
	NONSTANDARD RISK	10	383.00	3	55.33	3	143.33
	JUA	1	172.00	0	0.00	0	0.00
	SUB-TOTAL	435	1151.61	264	376.18	239	696.04
65065	POLICY TYPE						
	PREFERRED FAMILY	2,300	180.21	1,842	109.13	1,728	172.49
	STANDARD FAMILY	622	194.22	452	96.22	434	166.35
	STANDARD RISK	134	241.00	79	142.35	71	265.38
	NONSTANDARD RISK	108	409.04	36	202.97	36	479.81
	JUA	8	699.63	1	295.00	1	477.00
	SUB-TOTAL	3,172	1724.09	2,410	845.68	2,270	1561.02
65066	POLICY TYPE						
	PREFERRED FAMILY	3,457	153.47	2,597	89.56	2,333	148.87
	STANDARD FAMILY	442	241.89	273	117.09	258	178.10
	STANDARD RISK	92	321.96	27	223.67	25	392.52
	NONSTANDARD RISK	79	407.15	17	179.94	16	491.13
	JUA	7	498.29	0	0.00	0	0.00
	SUB-TOTAL	4,077	1622.75	2,914	610.25	2,632	1210.62
65067	POLICY TYPE						
	PREFERRED FAMILY	244	146.86	172	89.80	157	138.07
	STANDARD FAMILY	38	381.34	28	219.89	26	817.73
	STANDARD RISK	13	226.15	2	170.50	1	612.00
	NONSTANDARD RISK	11	335.36	5	239.00	5	423.40
	SUB-TOTAL	306	1089.72	207	719.20	189	1991.20
65068	POLICY TYPE						
	PREFERRED FAMILY	351	139.47	243	84.62	213	139.37
	STANDARD FAMILY	69	209.72	39	105.92	38	182.71
	STANDARD RISK	11	343.45	5	156.60	5	295.20
	NONSTANDARD RISK	13	273.31	5	138.40	5	260.20
	SUB-TOTAL	444	965.96	292	485.54	261	877.48
65069	POLICY TYPE						
	PREFERRED FAMILY	461	139.67	335	82.21	288	129.20
	STANDARD FAMILY	39	186.64	28	98.04	22	182.05
	STANDARD RISK	15	325.53	2	407.00	2	489.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65069	NONSTANDARD RISK	14	395.79	7	152.14	7	405.86
	JUA	5	389.60	0	0.00	0	0.00
	SUB-TOTAL	534	1437.23	372	739.38	319	1206.60
65072	POLICY TYPE						
	PREFERRED FAMILY	662	162.19	495	97.42	471	155.49
	STANDARD FAMILY	156	181.57	110	118.47	107	184.62
	STANDARD RISK	58	219.72	21	154.10	17	303.00
	NONSTANDARD RISK	21	400.90	11	130.27	11	368.73
	JUA	3	691.67	0	0.00	0	0.00
	SUB-TOTAL	900	1656.06	637	500.26	606	1011.84
65074	POLICY TYPE						
	PREFERRED FAMILY	1,596	152.16	1,058	79.63	943	145.38
	STANDARD FAMILY	228	197.08	138	99.48	120	180.33
	STANDARD RISK	62	235.69	17	107.47	16	309.81
	NONSTANDARD RISK	52	329.23	15	137.13	14	311.36
	JUA	3	162.00	0	0.00	0	0.00
	SUB-TOTAL	1,941	1076.17	1,228	423.71	1,093	946.88
65075	POLICY TYPE						
	PREFERRED FAMILY	585	148.07	391	97.98	327	149.73
	STANDARD FAMILY	59	145.46	34	90.09	31	152.16
	STANDARD RISK	7	463.71	0	0.00	0	0.00
	NONSTANDARD RISK	4	469.00	2	211.50	2	558.00
	JUA	4	303.25	0	0.00	0	0.00
	SUB-TOTAL	659	1529.49	427	399.57	360	859.90
65076	POLICY TYPE						
	PREFERRED FAMILY	454	167.98	301	81.70	264	149.18
	STANDARD FAMILY	32	206.66	16	134.81	19	284.00
	STANDARD RISK	13	280.00	3	116.67	3	317.67
	NONSTANDARD RISK	13	467.31	2	211.50	2	457.00
	SUB-TOTAL	512	1121.94	322	544.68	288	1207.84
65077	POLICY TYPE						
	PREFERRED FAMILY	212	150.30	129	92.06	118	145.14
	STANDARD FAMILY	32	142.34	24	70.83	18	141.28
	STANDARD RISK	11	327.82	4	152.75	3	403.00
	NONSTANDARD RISK	7	433.29	2	69.50	2	132.00
	SUB-TOTAL	262	1053.75	159	385.15	141	821.42
65078	POLICY TYPE						
	PREFERRED FAMILY	1,160	148.25	790	77.47	700	138.76
	STANDARD FAMILY	694	152.38	432	74.21	362	134.46
	STANDARD RISK	62	257.74	27	117.78	25	193.32
	NONSTANDARD RISK	79	346.92	24	157.83	22	383.23
	JUA	4	801.50	0	0.00	0	0.00
	SUB-TOTAL	1,999	1706.80	1,273	427.29	1,109	849.76
65079	POLICY TYPE						
	PREFERRED FAMILY	2,073	163.77	1,573	91.13	1,468	154.41
	STANDARD FAMILY	496	180.60	344	84.38	306	139.99

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65079	STANDARD RISK	105	260.74	46	125.11	39	236.10
	NONSTANDARD RISK	63	367.00	21	160.52	21	376.52
	JUA	7	368.57	0	0.00	0	0.00
	SUB-TOTAL	2,744	1340.68	1,984	461.14	1,834	907.03
65080	POLICY TYPE						
	PREFERRED FAMILY	458	153.09	320	91.02	300	146.17
	STANDARD FAMILY	64	173.00	40	107.73	36	160.89
	STANDARD RISK	19	252.84	2	295.00	2	381.50
	NONSTANDARD RISK	14	308.93	6	221.17	6	301.00
	JUA	1	522.00	0	0.00	0	0.00
	SUB-TOTAL	556	1409.86	368	714.91	344	989.56
65081	POLICY TYPE						
	PREFERRED FAMILY	1,708	147.97	1,221	93.67	1,113	137.67
	STANDARD FAMILY	133	176.26	82	96.84	72	152.89
	STANDARD RISK	57	299.40	18	208.06	16	332.25
	NONSTANDARD RISK	24	355.25	11	227.18	10	334.60
	JUA	1	848.00	1	360.00	1	913.00
	SUB-TOTAL	1,923	1826.88	1,333	985.75	1,212	1870.40
65082	POLICY TYPE						
	PREFERRED FAMILY	631	145.48	395	89.30	353	145.89
	STANDARD FAMILY	102	148.22	64	79.78	56	143.61
	STANDARD RISK	31	240.45	6	203.17	6	299.00
	NONSTANDARD RISK	16	295.38	6	182.33	6	342.17
	JUA	3	268.33	0	0.00	0	0.00
	SUB-TOTAL	783	1097.86	471	554.59	421	930.66
65083	POLICY TYPE						
	PREFERRED FAMILY	200	157.32	117	89.44	107	149.91
	STANDARD FAMILY	39	207.59	19	106.00	19	147.68
	STANDARD RISK	5	289.60	2	54.50	2	98.50
	NONSTANDARD RISK	4	346.25	0	0.00	0	0.00
	JUA	2	263.00	0	0.00	0	0.00
	SUB-TOTAL	250	1263.76	138	249.94	128	396.09
65084	POLICY TYPE						
	PREFERRED FAMILY	2,350	159.33	1,586	85.31	1,467	145.30
	STANDARD FAMILY	791	159.88	476	85.24	440	146.51
	STANDARD RISK	154	234.46	56	111.13	50	194.46
	NONSTANDARD RISK	119	347.50	28	153.86	28	360.96
	JUA	8	405.88	1	301.00	1	830.00
	SUB-TOTAL	3,422	1307.05	2,147	736.53	1,986	1677.23
65085	POLICY TYPE						
	PREFERRED FAMILY	823	162.08	572	92.79	514	152.41
	STANDARD FAMILY	66	237.79	44	118.45	40	191.73
	STANDARD RISK	14	391.93	4	221.75	4	396.00
	NONSTANDARD RISK	30	325.23	11	149.55	11	332.27
	JUA	4	232.75	0	0.00	0	0.00
	SUB-TOTAL	937	1349.78	631	582.54	569	1072.41

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65101	PREFERRED FAMILY	15,288	156.43	11,182	85.21	10,568	155.48
	STANDARD FAMILY	3,411	216.30	2,348	99.28	2,248	191.16
	STANDARD RISK	687	288.04	366	139.86	353	270.86
	NONSTANDARD RISK	759	370.44	217	186.37	220	397.61
	JUA	58	858.69	7	124.00	7	369.00
	SUB-TOTAL	20,203	1889.90	14,120	634.72	13,396	1384.12
65102	POLICY TYPE						
	PREFERRED FAMILY	270	208.82	203	116.84	195	216.45
	STANDARD FAMILY	127	156.66	83	100.57	77	212.39
	STANDARD RISK	24	168.83	15	98.73	10	204.00
	NONSTANDARD RISK	32	382.78	10	137.30	10	289.40
	JUA	2	270.50	0	0.00	0	0.00
	SUB-TOTAL	455	1187.60	311	453.44	292	922.24
65103	POLICY TYPE						
	PREFERRED FAMILY	6	146.50	2	81.50	2	105.50
	STANDARD FAMILY	4	128.25	2	76.50	2	201.50
	SUB-TOTAL	10	274.75	4	158.00	4	307.00
65104	POLICY TYPE						
	PREFERRED FAMILY	9	173.44	5	134.80	5	208.80
	STANDARD FAMILY	1	236.00	0	0.00	0	0.00
	SUB-TOTAL	10	409.44	5	134.80	5	208.80
65105	POLICY TYPE						
	PREFERRED FAMILY	6	137.17	6	73.17	6	143.00
	STANDARD FAMILY	1	96.00	1	85.00	1	159.00
	SUB-TOTAL	7	233.17	7	158.17	7	302.00
65107	POLICY TYPE						
	PREFERRED FAMILY	4	190.50	3	61.67	3	168.00
	STANDARD FAMILY	2	340.00	2	280.00	1	191.00
	NONSTANDARD RISK	2	251.50	1	31.00	1	77.00
	SUB-TOTAL	8	782.00	6	372.67	5	436.00
65108	POLICY TYPE						
	PREFERRED FAMILY	6	158.33	3	57.67	2	116.00
	STANDARD FAMILY	3	63.33	2	152.50	2	219.00
	NONSTANDARD RISK	4	206.50	2	77.50	2	167.00
	SUB-TOTAL	13	428.17	7	287.67	6	502.00
65109	POLICY TYPE						
	PREFERRED FAMILY	11,015	172.18	8,859	87.98	8,417	164.89
	STANDARD FAMILY	2,026	226.39	1,449	99.16	1,371	200.68
	STANDARD RISK	246	315.74	170	182.58	175	284.23
	NONSTANDARD RISK	582	380.41	191	199.65	189	431.03
	JUA	18	417.78	2	191.00	2	338.00
	SUB-TOTAL	13,887	1512.51	10,671	760.37	10,154	1418.83
65110	POLICY TYPE						
	PREFERRED FAMILY	35	166.26	26	98.77	26	173.00
	STANDARD FAMILY	20	143.95	13	66.77	12	137.17
	STANDARD RISK	5	84.00	1	150.00	1	201.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65110	NONSTANDARD RISK	9	398.89	5	133.80	5	311.40
	SUB-TOTAL	69	793.10	45	449.34	44	822.57
65201	POLICY TYPE						
	PREFERRED FAMILY	13,421	189.02	10,098	84.18	9,616	160.39
	STANDARD FAMILY	2,489	244.22	1,793	105.06	1,699	233.35
	STANDARD RISK	857	331.50	362	155.23	342	329.90
	NONSTANDARD RISK	627	422.31	178	185.13	174	437.55
	JUA	122	438.09	28	174.96	28	466.93
	SUB-TOTAL	17,516	1625.14	12,459	704.56	11,859	1628.12
65202	POLICY TYPE						
	PREFERRED FAMILY	12,829	167.21	9,628	80.91	9,269	151.28
	STANDARD FAMILY	1,924	215.52	1,194	94.59	1,147	188.37
	STANDARD RISK	675	310.03	306	151.73	298	321.41
	NONSTANDARD RISK	702	371.03	210	176.71	209	386.83
	JUA	46	509.85	8	191.38	8	485.50
	SUB-TOTAL	16,176	1573.64	11,346	695.32	10,931	1533.38
65203	POLICY TYPE						
	PREFERRED FAMILY	17,177	169.71	14,192	82.05	13,681	154.68
	STANDARD FAMILY	2,277	228.35	1,745	85.78	1,649	200.78
	STANDARD RISK	735	316.86	345	160.82	332	328.09
	NONSTANDARD RISK	512	425.72	190	183.78	192	425.84
	JUA	89	433.84	24	238.08	24	579.25
	SUB-TOTAL	20,790	1574.49	16,496	750.51	15,878	1688.64
65204	POLICY TYPE						
	PREFERRED FAMILY	9	105.89	6	65.67	6	118.17
	STANDARD FAMILY	9	99.11	3	104.33	3	215.33
	NONSTANDARD RISK	3	160.33	1	56.00	1	132.00
	SUB-TOTAL	21	365.33	10	226.00	10	465.50
65205	POLICY TYPE						
	PREFERRED FAMILY	539	173.79	391	81.96	375	158.02
	STANDARD FAMILY	148	240.76	99	107.40	92	231.97
	STANDARD RISK	18	285.50	11	156.27	11	272.00
	NONSTANDARD RISK	77	338.83	21	173.71	21	385.67
	JUA	1	-364.00	0	0.00	0	0.00
	SUB-TOTAL	783	674.89	522	519.35	499	1047.65
65209	POLICY TYPE						
	PREFERRED FAMILY	4	136.75	3	76.33	3	138.33
	SUB-TOTAL	4	136.75	3	76.33	3	138.33
65211	POLICY TYPE						
	PREFERRED FAMILY	59	247.25	40	137.85	40	230.13
	STANDARD FAMILY	110	351.38	85	98.98	78	358.38
	STANDARD RISK	12	297.50	2	96.00	2	225.50
	NONSTANDARD RISK	6	1004.50	3	123.67	3	324.33
	JUA	3	291.33	0	0.00	0	0.00
	SUB-TOTAL	190	2191.97	130	456.49	123	1138.34

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65212	PREFERRED FAMILY	3	170.33	3	94.00	3	170.00
	STANDARD FAMILY	4	249.00	2	61.00	2	186.00
	SUB-TOTAL	7	419.33	5	155.00	5	356.00
65213	POLICY TYPE						
	PREFERRED FAMILY	3	128.00	1	100.00	1	226.00
	SUB-TOTAL	3	128.00	1	100.00	1	226.00
65215	POLICY TYPE						
	PREFERRED FAMILY	6	293.83	6	84.17	6	209.50
	STANDARD FAMILY	17	376.71	15	113.80	15	420.73
	STANDARD RISK	1	382.00	1	94.00	1	270.00
	NONSTANDARD RISK	3	198.67	1	214.00	1	523.00
	SUB-TOTAL	27	1251.21	23	505.97	23	1423.23
65216	POLICY TYPE						
	PREFERRED FAMILY	7	138.43	3	80.67	3	205.00
	STANDARD FAMILY	32	445.34	28	133.14	28	444.82
	STANDARD RISK	16	523.75	10	396.20	9	777.89
	NONSTANDARD RISK	2	1085.00	2	329.00	2	1658.00
	JUA	1	274.00	1	173.00	1	418.00
	SUB-TOTAL	58	2466.52	44	1112.01	43	3503.71
65218	POLICY TYPE						
	PREFERRED FAMILY	10	193.60	4	128.25	4	269.50
	SUB-TOTAL	10	193.60	4	128.25	4	269.50
65230	POLICY TYPE						
	PREFERRED FAMILY	443	140.81	305	80.41	274	126.74
	STANDARD FAMILY	55	183.07	30	108.17	27	178.44
	STANDARD RISK	20	291.50	8	150.88	8	324.88
	NONSTANDARD RISK	4	411.25	1	130.00	1	414.00
	SUB-TOTAL	522	1026.64	344	469.45	310	1044.06
65231	POLICY TYPE						
	PREFERRED FAMILY	1,444	157.99	997	89.19	944	138.45
	STANDARD FAMILY	193	183.31	115	106.54	109	191.61
	STANDARD RISK	58	318.36	21	215.29	21	360.05
	NONSTANDARD RISK	64	411.61	14	143.00	14	395.57
	JUA	6	413.83	0	0.00	0	0.00
	SUB-TOTAL	1,765	1485.10	1,147	554.01	1,088	1085.68
65232	POLICY TYPE						
	PREFERRED FAMILY	223	155.69	151	90.26	135	133.95
	STANDARD FAMILY	32	128.69	19	46.47	15	87.40
	STANDARD RISK	17	275.00	5	117.40	5	211.00
	NONSTANDARD RISK	5	283.80	0	0.00	0	0.00
	JUA	1	227.00	0	0.00	0	0.00
	SUB-TOTAL	278	1070.17	175	254.13	155	432.35
65233	POLICY TYPE						
	PREFERRED FAMILY	4,534	153.30	3,434	85.17	3,118	144.15
	STANDARD FAMILY	912	222.20	661	120.44	620	209.29
	STANDARD RISK	136	319.95	58	149.03	55	260.22

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65233	NONSTANDARD RISK	112	396.00	36	154.53	34	406.38
	JUA	12	508.50	3	172.67	3	594.33
	SUB-TOTAL	5,706	1599.95	4,192	681.84	3,830	1614.38
65236	POLICY TYPE						
	PREFERRED FAMILY	1,128	141.34	795	87.21	660	124.97
	STANDARD FAMILY	120	144.86	83	72.04	65	127.77
	STANDARD RISK	29	296.14	4	387.25	3	605.00
	NONSTANDARD RISK	11	312.82	3	91.33	2	377.50
	JUA	1	290.00	0	0.00	0	0.00
	SUB-TOTAL	1,289	1185.15	885	637.83	730	1235.24
65237	POLICY TYPE						
	PREFERRED FAMILY	542	145.01	376	82.73	327	141.70
	STANDARD FAMILY	185	190.65	126	95.51	115	160.00
	STANDARD RISK	14	277.21	6	190.00	6	327.83
	NONSTANDARD RISK	12	300.42	2	209.50	2	506.50
	SUB-TOTAL	753	913.30	510	577.74	450	1136.03
65239	POLICY TYPE						
	PREFERRED FAMILY	682	138.48	463	85.79	440	126.50
	STANDARD FAMILY	80	204.80	49	90.12	37	169.59
	STANDARD RISK	14	356.93	5	135.00	6	233.83
	NONSTANDARD RISK	15	269.80	4	125.25	5	341.40
	SUB-TOTAL	791	970.01	521	436.16	488	871.33
65240	POLICY TYPE						
	PREFERRED FAMILY	3,422	158.73	2,523	87.96	2,299	136.34
	STANDARD FAMILY	571	149.08	337	94.45	317	145.13
	STANDARD RISK	215	219.63	92	127.09	88	214.51
	NONSTANDARD RISK	109	361.97	32	171.59	31	369.29
	JUA	10	424.10	2	210.00	2	612.50
	SUB-TOTAL	4,327	1313.52	2,986	691.09	2,737	1477.77
65243	POLICY TYPE						
	PREFERRED FAMILY	797	147.36	503	90.04	466	138.76
	STANDARD FAMILY	90	266.34	53	96.09	47	149.23
	STANDARD RISK	36	249.69	16	125.75	15	252.40
	NONSTANDARD RISK	19	443.42	5	151.00	5	292.40
	JUA	2	370.00	0	0.00	0	0.00
	SUB-TOTAL	944	1476.82	577	462.88	533	832.80
65244	POLICY TYPE						
	PREFERRED FAMILY	316	143.99	226	84.77	205	134.04
	STANDARD FAMILY	26	124.81	22	71.00	19	113.32
	STANDARD RISK	10	286.10	3	110.33	3	245.33
	NONSTANDARD RISK	5	352.20	1	189.00	2	288.00
	SUB-TOTAL	357	907.10	252	455.10	229	780.69
65246	POLICY TYPE						
	PREFERRED FAMILY	153	133.10	103	80.00	89	115.04
	STANDARD FAMILY	8	297.88	2	193.00	1	585.00
	STANDARD RISK	1	456.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65246	NONSTANDARD RISK	3	178.67	0	0.00	0	0.00
	JUA	1	693.00	0	0.00	0	0.00
	SUB-TOTAL	166	1758.65	105	273.00	90	700.04
65247	POLICY TYPE						
	PREFERRED FAMILY	337	152.88	240	88.07	216	135.88
	STANDARD FAMILY	54	205.15	32	116.69	28	211.14
	STANDARD RISK	9	410.11	4	53.75	3	87.67
	NONSTANDARD RISK	2	486.50	2	146.50	2	199.50
	SUB-TOTAL	402	1254.64	278	405.01	249	634.19
65248	POLICY TYPE						
	PREFERRED FAMILY	2,135	146.31	1,538	83.37	1,411	132.94
	STANDARD FAMILY	412	174.08	257	81.69	228	152.82
	STANDARD RISK	73	200.01	45	118.89	43	198.79
	NONSTANDARD RISK	69	398.68	19	240.37	17	365.53
	JUA	5	362.40	0	0.00	0	0.00
	SUB-TOTAL	2,694	1281.48	1,859	524.32	1,699	850.08
65249	POLICY TYPE						
	STANDARD FAMILY	3	81.33	2	225.00	2	223.00
	STANDARD RISK	1	0.00	2	0.00	2	0.00
	SUB-TOTAL	4	81.33	4	225.00	4	223.00
65250	POLICY TYPE						
	PREFERRED FAMILY	388	141.67	258	80.87	233	134.14
	STANDARD FAMILY	62	228.19	33	94.73	32	184.03
	STANDARD RISK	15	332.40	5	156.00	2	534.00
	NONSTANDARD RISK	10	442.60	4	123.75	4	232.25
	JUA	5	297.80	0	0.00	0	0.00
	SUB-TOTAL	480	1442.67	300	455.35	271	1084.42
65251	POLICY TYPE						
	PREFERRED FAMILY	8,072	154.67	5,991	92.64	5,740	138.94
	STANDARD FAMILY	955	191.98	622	98.08	604	187.63
	STANDARD RISK	543	289.64	239	152.67	231	255.11
	NONSTANDARD RISK	317	394.71	86	174.80	88	379.00
	JUA	21	449.81	1	179.00	1	504.00
	SUB-TOTAL	9,908	1480.82	6,939	697.18	6,664	1464.68
65254	POLICY TYPE						
	PREFERRED FAMILY	1,263	145.52	942	77.26	826	123.67
	STANDARD FAMILY	99	148.26	56	95.38	52	138.29
	STANDARD RISK	55	279.73	32	157.22	27	284.26
	NONSTANDARD RISK	20	444.25	7	181.86	5	355.20
	JUA	1	985.00	0	0.00	0	0.00
	SUB-TOTAL	1,438	2002.76	1,037	511.72	910	901.42
65255	POLICY TYPE						
	PREFERRED FAMILY	1,641	156.08	1,118	91.56	1,059	146.01
	STANDARD FAMILY	353	209.85	207	98.44	200	152.78
	STANDARD RISK	69	267.25	31	126.35	29	231.45
	NONSTANDARD RISK	60	365.40	19	160.58	19	381.05

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65255	JUA	3	265.67	0	0.00	0	0.00
	SUB-TOTAL	2,126	1264.24	1,375	476.93	1,307	911.29
65256	POLICY TYPE						
	PREFERRED FAMILY	867	152.51	611	87.14	583	141.72
	STANDARD FAMILY	109	213.87	60	106.82	61	181.48
	STANDARD RISK	23	373.52	8	160.50	9	313.67
	NONSTANDARD RISK	24	352.04	2	75.00	2	273.00
	JUA	1	-379.00	0	0.00	0	0.00
	SUB-TOTAL	1,024	712.94	681	429.45	655	909.87
65257	POLICY TYPE						
	PREFERRED FAMILY	741	139.12	448	82.77	409	128.45
	STANDARD FAMILY	122	168.68	50	92.90	45	173.13
	STANDARD RISK	40	304.40	15	146.00	14	283.64
	NONSTANDARD RISK	15	406.93	8	79.00	8	259.63
	JUA	2	474.00	0	0.00	0	0.00
	SUB-TOTAL	920	1493.13	521	400.67	476	844.85
65258	POLICY TYPE						
	PREFERRED FAMILY	389	139.41	293	77.54	264	119.83
	STANDARD FAMILY	43	104.19	25	54.20	16	115.13
	STANDARD RISK	9	303.00	5	81.00	4	115.25
	NONSTANDARD RISK	7	379.29	1	552.00	1	820.00
	SUB-TOTAL	448	925.88	324	764.74	285	1170.20
65259	POLICY TYPE						
	PREFERRED FAMILY	1,550	146.28	997	84.89	903	134.05
	STANDARD FAMILY	123	182.59	75	96.37	69	158.38
	STANDARD RISK	69	314.29	28	143.57	26	278.85
	NONSTANDARD RISK	33	330.70	10	152.00	10	317.20
	JUA	3	615.33	0	0.00	0	0.00
	SUB-TOTAL	1,778	1589.19	1,110	476.84	1,008	888.47
65260	POLICY TYPE						
	PREFERRED FAMILY	258	139.49	172	88.81	152	132.35
	STANDARD FAMILY	62	164.82	34	90.68	27	155.78
	STANDARD RISK	11	280.91	4	199.00	4	320.75
	NONSTANDARD RISK	11	217.27	3	128.67	3	254.67
	JUA	2	620.50	0	0.00	0	0.00
	SUB-TOTAL	344	1422.99	213	507.15	186	863.54
65261	POLICY TYPE						
	PREFERRED FAMILY	797	130.91	594	78.44	504	126.92
	STANDARD FAMILY	127	129.40	85	74.39	77	113.09
	STANDARD RISK	31	170.74	11	172.91	11	245.64
	NONSTANDARD RISK	36	354.89	4	128.00	3	241.67
	JUA	2	523.00	0	0.00	0	0.00
	SUB-TOTAL	993	1308.95	694	453.73	595	727.31
65262	POLICY TYPE						
	PREFERRED FAMILY	452	156.63	285	94.39	272	140.36
	STANDARD FAMILY	64	182.84	31	108.19	30	188.57

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65262	STANDARD RISK	34	269.41	11	135.91	11	195.64
	NONSTANDARD RISK	13	585.23	4	60.75	4	129.25
	JUA	1	163.00	0	0.00	0	0.00
	SUB-TOTAL	564	1357.11	331	399.24	317	653.81
65263	POLICY TYPE						
	PREFERRED FAMILY	965	152.48	630	83.76	555	135.15
	STANDARD FAMILY	199	144.50	133	81.25	117	125.79
	STANDARD RISK	58	248.26	28	145.36	23	281.65
	NONSTANDARD RISK	20	375.20	6	110.00	6	295.17
	SUB-TOTAL	1,242	920.44	797	420.37	701	837.77
65264	POLICY TYPE						
	PREFERRED FAMILY	489	157.37	370	80.34	310	135.49
	STANDARD FAMILY	41	211.73	21	89.19	17	197.06
	STANDARD RISK	10	279.30	3	132.33	3	266.00
	NONSTANDARD RISK	16	364.81	4	201.00	4	314.00
	SUB-TOTAL	556	1013.22	398	502.87	334	912.55
65265	POLICY TYPE						
	PREFERRED FAMILY	8,415	151.89	6,510	89.06	6,049	136.14
	STANDARD FAMILY	911	187.01	550	97.35	508	164.88
	STANDARD RISK	594	338.42	255	150.09	247	273.44
	NONSTANDARD RISK	228	378.34	61	197.39	57	417.42
	JUA	28	660.79	6	184.33	6	484.17
	SUB-TOTAL	10,176	1716.45	7,382	718.23	6,867	1476.05
65270	POLICY TYPE						
	PREFERRED FAMILY	8,164	152.69	5,805	91.41	5,459	138.69
	STANDARD FAMILY	986	169.95	614	94.02	571	154.94
	STANDARD RISK	449	320.68	179	137.53	166	263.01
	NONSTANDARD RISK	216	379.13	52	146.94	54	338.87
	JUA	25	525.88	1	212.00	1	514.00
	SUB-TOTAL	9,840	1548.33	6,651	681.90	6,251	1409.50
65274	POLICY TYPE						
	PREFERRED FAMILY	903	149.45	637	89.66	586	142.12
	STANDARD FAMILY	184	191.21	114	106.90	111	169.34
	STANDARD RISK	18	265.44	4	107.75	4	198.00
	NONSTANDARD RISK	24	372.75	6	228.00	6	474.17
	JUA	6	685.67	0	0.00	0	0.00
	SUB-TOTAL	1,135	1664.51	761	532.32	707	983.63
65275	POLICY TYPE						
	PREFERRED FAMILY	1,633	149.42	1,255	80.79	1,108	130.87
	STANDARD FAMILY	250	145.82	174	81.11	148	132.57
	STANDARD RISK	66	316.14	22	181.23	21	273.38
	NONSTANDARD RISK	41	399.17	8	164.63	8	412.88
	JUA	2	705.50	0	0.00	0	0.00
	SUB-TOTAL	1,992	1716.04	1,459	507.76	1,285	949.70
65276	POLICY TYPE						
	PREFERRED FAMILY	973	159.92	722	84.80	637	145.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65276	STANDARD FAMILY	165	204.13	114	97.82	96	163.20
	STANDARD RISK	12	409.75	4	272.25	3	613.00
	NONSTANDARD RISK	16	343.56	6	122.83	6	284.67
	SUB-TOTAL	1,166	1117.36	846	577.70	742	1205.86
65278	POLICY TYPE						
	PREFERRED FAMILY	131	152.63	80	88.98	74	136.78
	STANDARD FAMILY	19	135.89	8	78.75	8	185.88
	STANDARD RISK	5	192.80	0	0.00	0	0.00
	NONSTANDARD RISK	9	322.44	2	93.00	2	233.50
	SUB-TOTAL	164	803.77	90	260.73	84	556.16
65279	POLICY TYPE						
	PREFERRED FAMILY	921	151.24	668	84.41	626	145.27
	STANDARD FAMILY	139	180.14	81	106.69	73	177.78
	STANDARD RISK	19	255.05	15	138.33	14	256.50
	NONSTANDARD RISK	26	315.92	8	142.13	9	314.67
	JUA	2	623.00	0	0.00	0	0.00
	SUB-TOTAL	1,107	1525.35	772	471.56	722	894.22
65280	POLICY TYPE						
	PREFERRED FAMILY	150	154.97	108	77.45	93	128.04
	STANDARD FAMILY	30	189.07	19	163.63	18	260.39
	STANDARD RISK	7	477.57	1	268.00	1	543.00
	NONSTANDARD RISK	3	400.00	0	0.00	0	0.00
	JUA	1	197.00	0	0.00	0	0.00
	SUB-TOTAL	191	1418.60	128	509.09	112	931.43
65281	POLICY TYPE						
	PREFERRED FAMILY	2,361	140.49	1,800	87.39	1,575	131.09
	STANDARD FAMILY	183	174.99	124	93.84	109	155.65
	STANDARD RISK	76	268.45	34	149.26	29	255.97
	NONSTANDARD RISK	34	330.32	5	102.60	5	168.00
	JUA	3	272.00	0	0.00	0	0.00
	SUB-TOTAL	2,657	1186.26	1,963	433.10	1,718	710.71
65282	POLICY TYPE						
	PREFERRED FAMILY	70	139.61	50	83.58	41	144.34
	STANDARD FAMILY	13	152.92	8	47.38	7	80.14
	STANDARD RISK	6	345.50	1	221.00	1	377.00
	NONSTANDARD RISK	3	232.00	2	28.50	1	70.00
	SUB-TOTAL	92	870.04	61	380.46	50	671.48
65283	POLICY TYPE						
	PREFERRED FAMILY	204	143.27	160	79.19	145	125.57
	STANDARD FAMILY	20	192.25	13	109.77	12	172.58
	STANDARD RISK	4	454.00	3	79.00	3	122.00
	NONSTANDARD RISK	3	545.67	2	131.50	2	307.00
	SUB-TOTAL	231	1335.19	178	399.46	162	727.16
65284	POLICY TYPE						
	PREFERRED FAMILY	1,096	157.57	739	93.97	675	146.72
	STANDARD FAMILY	156	172.29	98	105.07	96	179.90

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65284	STANDARD RISK	55	269.35	18	146.50	18	284.44
	NONSTANDARD RISK	53	390.70	15	153.93	14	376.36
	JUA	6	347.50	1	350.00	1	529.00
	SUB-TOTAL	1,366	1337.40	871	849.48	804	1496.41
65285	POLICY TYPE						
	PREFERRED FAMILY	397	149.01	274	81.69	250	131.23
	STANDARD FAMILY	75	148.20	47	76.68	43	140.19
	STANDARD RISK	29	306.24	6	204.50	6	421.50
	NONSTANDARD RISK	12	378.67	2	109.00	2	292.50
	SUB-TOTAL	513	982.12	329	471.87	301	985.42
65286	POLICY TYPE						
	PREFERRED FAMILY	138	127.93	99	75.77	83	114.14
	STANDARD FAMILY	19	286.00	14	132.43	14	216.43
	STANDARD RISK	4	487.00	1	562.00	1	868.00
	NONSTANDARD RISK	3	219.67	2	114.50	2	265.00
	SUB-TOTAL	164	1120.60	116	884.70	100	1463.57
65287	POLICY TYPE						
	PREFERRED FAMILY	181	152.65	150	79.35	124	142.71
	STANDARD FAMILY	25	202.48	21	100.57	18	154.61
	STANDARD RISK	2	428.00	1	249.00	1	498.00
	NONSTANDARD RISK	6	254.17	2	283.00	2	659.00
	SUB-TOTAL	214	1037.30	174	711.92	145	1454.32
65299	POLICY TYPE						
	STANDARD FAMILY	2	231.50	2	36.50	2	160.00
	SUB-TOTAL	2	231.50	2	36.50	2	160.00
65301	POLICY TYPE						
	PREFERRED FAMILY	14,673	165.73	10,970	84.91	10,012	151.59
	STANDARD FAMILY	2,984	193.89	1,878	91.21	1,750	161.97
	STANDARD RISK	532	268.74	210	132.14	191	262.14
	NONSTANDARD RISK	656	428.13	178	171.24	175	387.93
	JUA	25	457.72	0	0.00	0	0.00
	SUB-TOTAL	18,870	1514.21	13,236	479.50	12,128	963.63
65305	POLICY TYPE						
	PREFERRED FAMILY	1,377	185.80	1,100	104.79	1,067	195.25
	STANDARD FAMILY	510	192.18	417	75.94	411	212.10
	STANDARD RISK	74	447.23	49	229.41	48	487.31
	NONSTANDARD RISK	63	373.48	42	218.12	41	642.41
	SUB-TOTAL	2,024	1198.69	1,608	628.26	1,567	1537.08
65320	POLICY TYPE						
	PREFERRED FAMILY	71	170.34	60	76.80	55	144.65
	STANDARD FAMILY	4	162.00	3	102.00	3	170.00
	STANDARD RISK	2	465.00	0	0.00	0	0.00
	NONSTANDARD RISK	2	446.50	1	176.00	0	0.00
	SUB-TOTAL	79	1243.84	64	354.80	58	314.65
65321	POLICY TYPE						
	PREFERRED FAMILY	305	168.92	251	74.78	219	133.15

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65321	STANDARD FAMILY	45	179.67	28	100.07	23	171.87
	STANDARD RISK	16	304.00	6	187.17	6	343.50
	NONSTANDARD RISK	3	447.00	0	0.00	0	0.00
	SUB-TOTAL	369	1099.59	285	362.01	248	648.52
65322	POLICY TYPE						
	PREFERRED FAMILY	388	154.90	275	83.60	233	157.86
	STANDARD FAMILY	78	226.40	45	125.89	45	191.76
	STANDARD RISK	24	297.54	13	163.15	13	278.38
	NONSTANDARD RISK	12	274.42	4	99.50	2	260.00
	SUB-TOTAL	502	953.26	337	472.15	293	888.00
65323	POLICY TYPE						
	PREFERRED FAMILY	486	164.74	306	82.39	265	145.18
	STANDARD FAMILY	119	155.27	61	76.25	54	141.57
	STANDARD RISK	25	214.52	2	216.00	3	216.67
	NONSTANDARD RISK	20	429.65	3	119.00	3	296.67
	SUB-TOTAL	650	964.18	372	493.64	325	800.09
65324	POLICY TYPE						
	PREFERRED FAMILY	683	155.27	478	84.92	441	147.00
	STANDARD FAMILY	154	170.27	94	111.37	87	152.22
	STANDARD RISK	33	275.85	13	169.00	11	322.18
	NONSTANDARD RISK	10	310.40	5	139.40	5	319.00
	SUB-TOTAL	880	911.79	590	504.70	544	940.40
65325	POLICY TYPE						
	PREFERRED FAMILY	1,147	153.00	736	81.28	620	143.92
	STANDARD FAMILY	666	166.70	467	87.35	359	147.36
	STANDARD RISK	92	150.09	60	83.43	48	123.96
	NONSTANDARD RISK	63	458.48	13	239.54	13	368.54
	JUA	1	932.00	0	0.00	0	0.00
	SUB-TOTAL	1,969	1860.26	1,276	491.60	1,040	783.77
65326	POLICY TYPE						
	PREFERRED FAMILY	844	149.51	575	82.44	514	142.58
	STANDARD FAMILY	197	155.39	109	71.05	95	135.82
	STANDARD RISK	49	256.92	13	133.31	11	226.45
	NONSTANDARD RISK	21	475.38	9	176.67	8	531.25
	JUA	1	271.00	0	0.00	0	0.00
	SUB-TOTAL	1,112	1308.20	706	463.46	628	1036.10
65327	POLICY TYPE						
	PREFERRED FAMILY	137	175.08	109	67.50	89	128.22
	STANDARD FAMILY	22	158.73	15	87.67	15	132.40
	STANDARD RISK	4	427.50	2	284.50	2	585.50
	NONSTANDARD RISK	4	388.25	3	120.67	3	314.33
	SUB-TOTAL	167	1149.56	129	560.34	109	1160.46
65329	POLICY TYPE						
	PREFERRED FAMILY	277	152.56	179	91.69	148	157.97
	STANDARD FAMILY	58	160.86	32	83.97	31	140.61
	STANDARD RISK	14	190.64	5	211.60	5	327.60

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65329	NONSTANDARD RISK	7	327.43	2	83.50	2	330.00
	JUA	1	305.00	0	0.00	0	0.00
	SUB-TOTAL	357	1136.49	218	470.76	186	956.18
65330	POLICY TYPE						
	PREFERRED FAMILY	277	155.35	198	64.62	171	130.63
	STANDARD FAMILY	132	154.14	87	90.76	77	144.43
	STANDARD RISK	7	104.14	3	98.33	3	143.67
	NONSTANDARD RISK	11	284.45	1	72.00	1	105.00
	SUB-TOTAL	427	698.09	289	325.71	252	523.73
65331	POLICY TYPE						
	PREFERRED FAMILY	9	160.00	6	110.83	6	204.83
	STANDARD FAMILY	4	85.75	4	41.75	4	78.00
	STANDARD RISK	1	273.00	1	173.00	1	321.00
	SUB-TOTAL	14	518.75	11	325.58	11	603.83
65332	POLICY TYPE						
	PREFERRED FAMILY	763	153.41	481	77.79	414	143.54
	STANDARD FAMILY	174	189.87	93	84.56	76	167.45
	STANDARD RISK	14	319.29	3	156.33	2	197.00
	NONSTANDARD RISK	23	337.13	5	152.20	3	463.33
	SUB-TOTAL	974	999.70	582	470.88	495	971.32
65333	POLICY TYPE						
	PREFERRED FAMILY	517	148.93	361	74.47	308	135.69
	STANDARD FAMILY	33	186.15	26	76.88	25	128.20
	STANDARD RISK	12	261.00	5	158.20	5	299.00
	NONSTANDARD RISK	8	474.63	0	0.00	0	0.00
	SUB-TOTAL	570	1070.70	392	309.56	338	562.89
65334	POLICY TYPE						
	PREFERRED FAMILY	454	152.36	296	80.04	274	139.68
	STANDARD FAMILY	74	197.51	33	124.12	30	200.57
	STANDARD RISK	11	314.09	1	280.00	1	291.00
	NONSTANDARD RISK	16	284.00	4	237.75	4	356.25
	SUB-TOTAL	555	947.97	334	721.92	309	987.50
65335	POLICY TYPE						
	PREFERRED FAMILY	175	136.63	121	78.17	105	131.72
	STANDARD FAMILY	78	174.67	55	75.84	46	131.59
	STANDARD RISK	13	353.00	4	89.75	4	167.50
	NONSTANDARD RISK	12	268.25	2	106.50	2	266.50
	JUA	3	308.67	0	0.00	0	0.00
	SUB-TOTAL	281	1241.21	182	350.25	157	697.31
65336	POLICY TYPE						
	PREFERRED FAMILY	2,303	172.21	1,676	84.60	1,557	160.46
	STANDARD FAMILY	800	177.77	523	82.10	487	170.99
	STANDARD RISK	122	266.10	69	125.75	70	266.43
	NONSTANDARD RISK	85	419.00	44	203.07	44	423.86
	JUA	2	213.50	0	0.00	0	0.00
	SUB-TOTAL	3,312	1248.58	2,312	495.52	2,158	1021.75

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65337	PREFERRED FAMILY	998	166.03	722	82.26	640	153.78
	STANDARD FAMILY	180	178.78	117	94.02	96	174.48
	STANDARD RISK	29	279.93	13	169.92	13	331.54
	NONSTANDARD RISK	32	443.19	10	165.00	8	340.13
	JUA	1	271.00	0	0.00	0	0.00
	SUB-TOTAL	1,240	1338.93	862	511.20	757	999.92
65338	POLICY TYPE						
	PREFERRED FAMILY	1,411	150.11	927	82.44	804	142.80
	STANDARD FAMILY	309	160.02	197	87.46	175	156.18
	STANDARD RISK	77	178.68	43	102.72	36	194.67
	NONSTANDARD RISK	39	368.05	12	139.08	11	383.09
	JUA	8	424.50	0	0.00	0	0.00
	SUB-TOTAL	1,844	1281.36	1,179	411.70	1,026	876.73
65339	POLICY TYPE						
	PREFERRED FAMILY	382	153.58	293	75.41	265	139.56
	STANDARD FAMILY	128	188.02	96	100.88	95	160.23
	STANDARD RISK	22	221.77	12	114.33	12	207.75
	NONSTANDARD RISK	33	348.64	8	156.25	8	228.63
	SUB-TOTAL	565	912.00	409	446.87	380	736.17
65340	POLICY TYPE						
	PREFERRED FAMILY	6,559	167.06	5,031	81.12	4,655	145.78
	STANDARD FAMILY	1,634	192.75	1,111	96.19	1,046	158.48
	STANDARD RISK	294	263.69	145	115.10	132	226.83
	NONSTANDARD RISK	289	404.02	71	185.38	72	327.65
	JUA	7	593.71	3	157.33	3	439.67
	SUB-TOTAL	8,783	1621.23	6,361	635.13	5,908	1298.41
65344	POLICY TYPE						
	PREFERRED FAMILY	208	164.99	172	69.36	150	131.42
	STANDARD FAMILY	61	172.20	41	95.56	36	159.61
	STANDARD RISK	14	194.21	7	66.14	6	117.83
	NONSTANDARD RISK	9	407.56	1	191.00	1	715.00
	SUB-TOTAL	292	938.96	221	422.06	193	1123.86
65345	POLICY TYPE						
	PREFERRED FAMILY	214	146.05	146	71.86	116	127.29
	STANDARD FAMILY	78	181.37	49	94.35	45	159.49
	STANDARD RISK	4	218.50	1	18.00	0	0.00
	NONSTANDARD RISK	5	263.80	2	106.50	1	320.00
	SUB-TOTAL	301	809.72	198	290.70	162	606.78
65346	POLICY TYPE						
	PREFERRED FAMILY	46	133.13	28	66.64	28	125.57
	STANDARD FAMILY	7	117.43	5	67.60	4	132.50
	SUB-TOTAL	53	250.56	33	134.24	32	258.07
65347	POLICY TYPE						
	PREFERRED FAMILY	329	156.92	244	80.86	221	144.74
	STANDARD FAMILY	94	185.98	62	92.37	47	162.57
	STANDARD RISK	11	169.09	1	118.00	1	206.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65347	NONSTANDARD RISK	8	353.13	0	0.00	0	0.00
	JUA	1	523.00	0	0.00	0	0.00
	SUB-TOTAL	443	1388.12	307	291.24	269	513.32
65348	POLICY TYPE						
	PREFERRED FAMILY	727	149.06	525	83.65	464	140.13
	STANDARD FAMILY	123	187.54	81	91.31	66	161.18
	STANDARD RISK	26	250.96	6	135.00	6	271.83
	NONSTANDARD RISK	28	342.18	17	184.12	13	405.77
	SUB-TOTAL	904	929.75	629	494.08	549	978.91
65349	POLICY TYPE						
	PREFERRED FAMILY	1,157	160.39	875	70.98	762	141.85
	STANDARD FAMILY	566	159.26	365	88.60	333	145.83
	STANDARD RISK	45	190.22	27	105.56	20	202.95
	NONSTANDARD RISK	57	412.09	15	126.00	13	232.62
	JUA	5	485.40	0	0.00	0	0.00
	SUB-TOTAL	1,830	1407.36	1,282	391.13	1,128	723.25
65350	POLICY TYPE						
	PREFERRED FAMILY	979	160.91	659	83.65	594	149.17
	STANDARD FAMILY	217	198.35	118	91.30	102	158.11
	STANDARD RISK	22	249.59	5	165.40	4	284.00
	NONSTANDARD RISK	19	457.32	6	158.83	8	475.50
	SUB-TOTAL	1,237	1066.16	788	499.18	708	1066.77
65351	POLICY TYPE						
	PREFERRED FAMILY	1,574	162.91	1,141	72.59	984	134.48
	STANDARD FAMILY	155	186.39	105	85.04	93	153.25
	STANDARD RISK	89	300.33	53	120.13	41	259.29
	NONSTANDARD RISK	33	311.03	9	165.56	9	284.78
	JUA	1	316.00	0	0.00	0	0.00
	SUB-TOTAL	1,852	1276.66	1,308	443.32	1,127	831.79
65354	POLICY TYPE						
	PREFERRED FAMILY	322	144.16	207	91.36	182	146.82
	STANDARD FAMILY	42	166.14	26	101.73	24	183.58
	STANDARD RISK	15	246.00	4	198.25	5	334.80
	NONSTANDARD RISK	8	315.38	3	118.33	3	294.33
	SUB-TOTAL	387	871.67	240	509.67	214	959.54
65355	POLICY TYPE						
	PREFERRED FAMILY	4,064	154.69	2,766	89.20	2,579	146.17
	STANDARD FAMILY	902	166.07	576	79.08	526	145.24
	STANDARD RISK	184	338.41	62	183.84	58	311.14
	NONSTANDARD RISK	125	396.51	28	206.43	28	399.50
	JUA	12	321.25	0	0.00	0	0.00
	SUB-TOTAL	5,287	1376.93	3,432	558.55	3,191	1002.04
65356	POLICY TYPE						
	PREFERRED FAMILY	2	84.00	1	99.00	1	166.00
	STANDARD FAMILY	2	88.50	2	60.00	2	102.50
	SUB-TOTAL	4	172.50	3	159.00	3	268.50

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65571	PREFERRED FAMILY	977	142.55	551	80.93	500	133.59
	STANDARD FAMILY	387	140.18	203	64.53	172	124.33
	STANDARD RISK	34	186.59	7	175.57	6	329.50
	NONSTANDARD RISK	29	348.62	9	150.00	9	265.22
	JUA	2	623.50	0	0.00	0	0.00
	SUB-TOTAL	1,429	1441.44	770	471.03	687	852.65
65572	POLICY TYPE						
	PREFERRED FAMILY	48	131.00	29	68.52	21	140.14
	STANDARD FAMILY	12	136.92	10	93.60	9	151.67
	STANDARD RISK	3	101.33	1	74.00	1	138.00
	NONSTANDARD RISK	5	255.60	0	0.00	0	0.00
	SUB-TOTAL	68	624.85	40	236.12	31	429.81
65573	POLICY TYPE						
	PREFERRED FAMILY	41	125.17	25	82.64	24	119.50
	STANDARD FAMILY	22	120.32	12	67.25	10	153.30
	STANDARD RISK	2	165.50	1	33.00	1	81.00
	NONSTANDARD RISK	5	255.60	0	0.00	0	0.00
	SUB-TOTAL	65	410.99	38	182.89	35	353.80
65578	POLICY TYPE						
	PREFERRED FAMILY	15	109.20	12	48.00	8	86.88
	STANDARD FAMILY	2	58.50	2	29.00	0	0.00
	STANDARD RISK	17	167.70	14	77.00	8	86.88
	SUB-TOTAL	17	167.70	14	77.00	8	86.88
65580	POLICY TYPE						
	PREFERRED FAMILY	475	144.88	272	83.76	245	141.29
	STANDARD FAMILY	53	159.28	28	85.25	23	157.04
	STANDARD RISK	26	225.96	7	171.14	5	297.20
	NONSTANDARD RISK	18	309.11	5	135.80	5	265.40
	JUA	1	130.00	0	0.00	0	0.00
	SUB-TOTAL	573	969.24	312	475.95	278	860.93
65582	POLICY TYPE						
	PREFERRED FAMILY	1,191	161.89	786	89.26	712	152.34
	STANDARD FAMILY	212	198.41	138	101.84	129	170.10
	STANDARD RISK	60	175.67	15	158.87	15	265.27
	NONSTANDARD RISK	24	363.46	9	191.78	9	377.56
	JUA	12	292.50	0	0.00	0	0.00
	SUB-TOTAL	1,499	1191.92	948	541.75	865	965.27
65583	POLICY TYPE						
	PREFERRED FAMILY	4,870	157.65	3,338	94.03	3,246	161.25
	STANDARD FAMILY	1,809	176.05	1,199	92.71	1,173	183.37
	STANDARD RISK	330	296.80	143	166.90	141	350.49
	NONSTANDARD RISK	293	350.96	106	179.00	105	399.06
	JUA	1	1647.00	0	0.00	0	0.00
	SUB-TOTAL	7,303	2628.46	4,786	532.63	4,665	1094.16
65586	POLICY TYPE						
	PREFERRED FAMILY	20	151.20	13	92.54	13	143.77
	STANDARD FAMILY	5	189.80	4	47.75	4	89.25
	STANDARD RISK	1	676.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65586	NONSTANDARD RISK	1	66.00	0	0.00	0	0.00
	SUB-TOTAL	27	1083.00	17	140.29	17	233.02
65588	POLICY TYPE						
	PREFERRED FAMILY	744	146.28	391	84.46	369	139.44
	STANDARD FAMILY	394	157.12	186	89.81	178	148.75
	STANDARD RISK	98	132.40	23	99.52	23	153.52
	NONSTANDARD RISK	48	262.27	9	126.33	9	297.67
	JUA	13	345.85	0	0.00	0	0.00
	SUB-TOTAL	1,297	1043.91	609	400.13	579	739.38
65589	POLICY TYPE						
	PREFERRED FAMILY	122	150.35	64	76.81	58	134.91
	STANDARD FAMILY	16	180.25	13	52.38	10	98.40
	STANDARD RISK	4	163.75	1	58.00	1	100.00
	NONSTANDARD RISK	4	191.50	1	22.00	1	47.00
	SUB-TOTAL	146	685.85	79	209.20	70	380.31
65590	POLICY TYPE						
	PREFERRED FAMILY	576	145.05	330	71.90	296	127.65
	STANDARD FAMILY	156	153.44	74	63.41	53	143.92
	STANDARD RISK	16	226.88	3	100.00	3	110.67
	NONSTANDARD RISK	14	263.86	3	175.00	2	442.00
	JUA	1	209.00	0	0.00	0	0.00
	SUB-TOTAL	763	998.22	410	410.31	354	824.24
65591	POLICY TYPE						
	PREFERRED FAMILY	411	164.41	280	90.85	265	151.66
	STANDARD FAMILY	127	183.15	59	105.59	50	187.56
	STANDARD RISK	27	164.96	12	93.00	12	145.83
	NONSTANDARD RISK	15	398.07	3	253.67	3	568.33
	JUA	3	595.33	0	0.00	0	0.00
	SUB-TOTAL	583	1505.93	354	543.11	330	1053.39
65601	POLICY TYPE						
	PREFERRED FAMILY	432	138.59	292	75.19	263	130.03
	STANDARD FAMILY	113	166.81	64	79.89	61	133.38
	STANDARD RISK	4	250.75	2	48.00	2	87.00
	NONSTANDARD RISK	4	462.00	-1	-68.00	-1	-270.00
	SUB-TOTAL	553	1018.15	357	135.08	325	80.41
65603	POLICY TYPE						
	PREFERRED FAMILY	121	148.81	75	84.12	64	144.09
	STANDARD FAMILY	27	167.19	18	89.61	16	198.38
	STANDARD RISK	5	98.40	3	39.67	2	83.00
	NONSTANDARD RISK	2	445.50	0	0.00	0	0.00
	SUB-TOTAL	155	859.90	96	213.40	82	425.47
65604	POLICY TYPE						
	PREFERRED FAMILY	1,683	159.94	1,085	80.00	1,019	140.25
	STANDARD FAMILY	320	207.01	174	102.52	163	170.01
	STANDARD RISK	32	328.66	15	90.87	15	197.20
	NONSTANDARD RISK	39	428.85	9	240.00	9	354.67

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
65604		2,074	1124.45	1,283	513.39	1,206	862.12
65605	POLICY TYPE						
	PREFERRED FAMILY	4,879	151.45	3,375	82.19	3,112	137.82
	STANDARD FAMILY	1,431	166.11	811	82.80	747	149.02
	STANDARD RISK	249	213.78	97	123.31	93	216.51
	NONSTANDARD RISK	165	416.87	51	182.45	52	366.06
	JUA	10	294.00	0	0.00	0	0.00
	SUB-TOTAL	6,734	1242.20	4,334	470.75	4,004	869.40
65606	POLICY TYPE						
	PREFERRED FAMILY	1,712	145.03	900	79.11	805	137.58
	STANDARD FAMILY	351	195.51	143	92.51	130	152.74
	STANDARD RISK	73	150.81	36	80.50	22	171.05
	NONSTANDARD RISK	52	384.25	8	189.13	8	211.00
	JUA	17	318.35	0	0.00	0	0.00
	SUB-TOTAL	2,205	1193.96	1,087	441.25	965	672.36
65607	POLICY TYPE						
	PREFERRED FAMILY	21	154.19	11	103.55	10	153.50
	STANDARD FAMILY	8	96.38	3	77.00	3	135.67
	STANDARD RISK	2	324.50	1	75.00	1	121.00
	SUB-TOTAL	31	575.07	15	255.55	14	410.17
65608	POLICY TYPE						
	PREFERRED FAMILY	3,819	152.56	2,332	80.51	2,111	136.56
	STANDARD FAMILY	1,302	157.24	623	84.58	563	148.16
	STANDARD RISK	204	213.88	59	123.42	58	207.95
	NONSTANDARD RISK	187	248.97	30	178.33	28	358.68
	JUA	19	427.26	3	179.67	3	302.33
	SUB-TOTAL	5,531	1199.91	3,047	646.51	2,763	1153.68
65609	POLICY TYPE						
	PREFERRED FAMILY	380	150.81	195	82.73	191	142.80
	STANDARD FAMILY	102	178.77	51	108.65	48	156.92
	STANDARD RISK	13	208.69	2	73.00	2	117.50
	NONSTANDARD RISK	6	633.67	3	241.33	3	336.33
	SUB-TOTAL	501	1171.95	251	505.71	244	753.55
65610	POLICY TYPE						
	PREFERRED FAMILY	1,998	162.72	1,302	80.80	1,222	143.66
	STANDARD FAMILY	467	179.21	254	102.31	245	160.94
	STANDARD RISK	79	203.65	43	105.56	42	206.93
	NONSTANDARD RISK	72	357.92	23	144.65	23	361.00
	JUA	4	384.75	3	215.33	3	448.33
	SUB-TOTAL	2,620	1288.24	1,625	648.65	1,535	1320.86
65611	POLICY TYPE						
	PREFERRED FAMILY	840	151.86	604	89.28	568	151.69
	STANDARD FAMILY	214	192.46	149	72.17	145	134.95
	STANDARD RISK	24	208.83	12	119.50	10	236.50
	NONSTANDARD RISK	22	372.45	8	186.00	8	526.00
	SUB-TOTAL	1,100	925.60	773	466.95	731	1049.15

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65612	PREFERRED FAMILY	641	161.19	419	74.17	379	137.08
	STANDARD FAMILY	112	204.15	52	128.17	51	196.86
	STANDARD RISK	20	310.95	9	88.89	8	213.38
	NONSTANDARD RISK	16	333.38	8	116.38	7	245.00
	SUB-TOTAL	789	1009.67	488	407.61	445	792.32
65613	POLICY TYPE						
	PREFERRED FAMILY	5,454	161.46	3,860	84.17	3,592	142.19
	STANDARD FAMILY	1,468	189.49	818	87.67	769	156.95
	STANDARD RISK	153	294.65	67	130.55	51	291.41
	NONSTANDARD RISK	154	398.99	36	145.08	34	366.26
	JUA	11	473.45	1	515.00	1	849.00
	SUB-TOTAL	7,240	1518.04	4,782	962.48	4,447	1805.81
65614	POLICY TYPE						
	PREFERRED FAMILY	290	152.50	146	96.75	132	173.39
	STANDARD FAMILY	62	165.81	25	85.60	24	139.88
	STANDARD RISK	9	262.33	5	136.40	4	298.00
	NONSTANDARD RISK	8	304.38	2	146.00	1	303.00
	JUA	2	130.50	0	0.00	0	0.00
	SUB-TOTAL	371	1015.51	178	464.75	161	914.27
65616	POLICY TYPE						
	PREFERRED FAMILY	6,371	170.64	4,483	98.34	4,310	162.63
	STANDARD FAMILY	1,416	195.91	921	91.02	865	171.09
	STANDARD RISK	246	307.67	118	162.08	113	294.82
	NONSTANDARD RISK	227	435.69	72	240.93	72	436.90
	JUA	2	121.00	0	0.00	0	0.00
	SUB-TOTAL	8,262	1230.91	5,594	592.38	5,360	1065.44
65617	POLICY TYPE						
	PREFERRED FAMILY	621	163.43	398	81.08	369	139.84
	STANDARD FAMILY	163	187.21	85	70.39	80	125.98
	STANDARD RISK	26	210.96	10	164.60	10	269.30
	NONSTANDARD RISK	23	379.70	7	118.43	7	270.86
	JUA	3	350.33	0	0.00	0	0.00
	SUB-TOTAL	836	1291.63	500	434.50	466	805.97
65618	POLICY TYPE						
	PREFERRED FAMILY	51	142.90	23	74.43	22	130.91
	STANDARD FAMILY	31	136.39	14	61.43	13	119.69
	STANDARD RISK	7	220.00	1	74.00	1	140.00
	NONSTANDARD RISK	3	214.33	1	87.00	1	230.00
	SUB-TOTAL	92	713.62	39	296.86	37	620.60
65619	POLICY TYPE						
	PREFERRED FAMILY	1,808	193.18	1,332	82.03	1,267	156.85
	STANDARD FAMILY	327	232.99	200	81.96	190	172.80
	STANDARD RISK	69	310.55	33	127.39	32	255.84
	NONSTANDARD RISK	50	404.76	18	185.00	19	384.47
	JUA	2	405.00	0	0.00	0	0.00
	SUB-TOTAL	2,256	1546.48	1,583	476.38	1,508	969.97

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65620	PREFERRED FAMILY	227	161.95	123	79.48	117	141.44
	STANDARD FAMILY	67	173.81	19	76.47	17	129.00
	STANDARD RISK	3	243.33	2	77.00	2	131.50
	NONSTANDARD RISK	5	832.80	1	462.00	1	289.00
	SUB-TOTAL	302	1411.89	145	694.95	137	690.94
65622	POLICY TYPE						
	PREFERRED FAMILY	3,193	153.33	2,066	81.73	1,873	137.02
	STANDARD FAMILY	1,098	174.28	666	84.59	603	143.83
	STANDARD RISK	137	289.14	56	138.84	52	242.37
	NONSTANDARD RISK	72	375.36	18	202.00	17	368.18
	JUA	6	296.50	0	0.00	0	0.00
	SUB-TOTAL	4,506	1288.60	2,806	507.15	2,545	891.39
65623	POLICY TYPE						
	PREFERRED FAMILY	36	129.03	22	87.45	18	166.22
	STANDARD FAMILY	12	180.58	4	97.25	5	147.80
	STANDARD RISK	8	196.00	4	122.00	3	271.67
	NONSTANDARD RISK	2	288.00	0	0.00	0	0.00
	SUB-TOTAL	58	793.61	30	306.70	26	585.69
65624	POLICY TYPE						
	PREFERRED FAMILY	175	160.19	115	85.37	110	138.07
	STANDARD FAMILY	53	183.08	37	84.30	35	142.29
	STANDARD RISK	8	333.00	1	309.00	2	237.00
	NONSTANDARD RISK	6	564.83	2	171.50	2	258.50
	SUB-TOTAL	242	1241.10	155	650.16	149	775.86
65625	POLICY TYPE						
	PREFERRED FAMILY	3,149	148.68	2,278	85.66	2,150	140.87
	STANDARD FAMILY	1,079	181.24	634	87.01	603	148.89
	STANDARD RISK	267	170.31	131	108.78	119	185.30
	NONSTANDARD RISK	88	385.92	26	167.31	28	340.89
	JUA	12	440.25	1	183.00	1	344.00
	SUB-TOTAL	4,595	1326.40	3,070	631.76	2,901	1159.96
65626	POLICY TYPE						
	PREFERRED FAMILY	700	138.72	410	72.17	368	132.09
	STANDARD FAMILY	229	160.29	104	81.51	101	145.36
	STANDARD RISK	12	143.08	5	98.80	5	154.20
	NONSTANDARD RISK	16	397.06	6	205.17	5	465.80
	JUA	5	525.80	0	0.00	0	0.00
	SUB-TOTAL	962	1364.96	525	457.65	479	897.45
65627	POLICY TYPE						
	PREFERRED FAMILY	192	147.10	123	80.76	109	143.37
	STANDARD FAMILY	74	144.07	47	72.23	37	132.30
	STANDARD RISK	16	248.63	4	87.00	2	242.50
	NONSTANDARD RISK	7	323.57	3	187.00	3	546.67
	SUB-TOTAL	289	863.37	177	426.99	151	1064.83
65629	POLICY TYPE						
	PREFERRED FAMILY	336	148.74	185	70.42	172	133.72

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65629	STANDARD FAMILY	83	185.96	39	77.08	37	143.92
	STANDARD RISK	1	379.00	0	0.00	0	0.00
	NONSTANDARD RISK	6	276.83	3	76.33	3	172.67
	SUB-TOTAL	426	990.53	227	223.83	212	450.31
65630	POLICY TYPE						
	PREFERRED FAMILY	89	144.08	61	78.07	56	138.32
	STANDARD FAMILY	48	175.44	23	85.17	23	150.26
	STANDARD RISK	2	269.50	1	73.00	1	99.00
	NONSTANDARD RISK	1	235.00	0	0.00	0	0.00
	SUB-TOTAL	140	824.02	85	236.24	80	387.58
65631	POLICY TYPE						
	PREFERRED FAMILY	904	167.47	595	79.87	558	143.57
	STANDARD FAMILY	288	189.43	157	86.97	156	142.53
	STANDARD RISK	42	221.62	20	108.70	16	203.81
	NONSTANDARD RISK	35	313.00	14	100.36	14	223.93
	SUB-TOTAL	1,269	891.51	786	375.91	744	713.83
65632	POLICY TYPE						
	PREFERRED FAMILY	1,325	156.37	783	82.79	724	143.74
	STANDARD FAMILY	293	166.24	149	109.42	139	178.25
	STANDARD RISK	25	246.64	10	147.10	10	262.70
	NONSTANDARD RISK	60	346.18	16	147.06	15	317.20
	JUA	6	444.83	0	0.00	0	0.00
	SUB-TOTAL	1,709	1360.27	958	486.37	888	901.89
65633	POLICY TYPE						
	PREFERRED FAMILY	1,447	156.14	856	84.91	822	143.04
	STANDARD FAMILY	495	176.23	261	106.58	253	172.23
	STANDARD RISK	113	208.69	39	132.82	38	239.47
	NONSTANDARD RISK	56	382.66	17	212.94	17	353.00
	JUA	1	365.00	1	375.00	1	583.00
	SUB-TOTAL	2,112	1288.73	1,174	912.26	1,131	1490.75
65634	POLICY TYPE						
	PREFERRED FAMILY	274	148.46	189	79.06	162	134.96
	STANDARD FAMILY	123	146.50	66	69.91	60	128.37
	STANDARD RISK	15	247.20	3	181.33	3	322.00
	NONSTANDARD RISK	8	304.00	2	173.00	2	313.50
	JUA	1	740.00	0	0.00	0	0.00
	SUB-TOTAL	421	1586.16	260	503.31	227	898.82
65635	POLICY TYPE						
	PREFERRED FAMILY	305	140.69	218	76.28	205	128.00
	STANDARD FAMILY	91	184.93	52	93.65	45	166.82
	STANDARD RISK	13	201.38	5	81.40	4	175.75
	NONSTANDARD RISK	3	231.00	1	85.00	1	230.00
	JUA	1	944.00	0	0.00	0	0.00
	SUB-TOTAL	413	1702.01	276	336.33	255	700.57
65636	POLICY TYPE						
	PREFERRED FAMILY	20	166.45	10	139.70	9	197.78

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65636	STANDARD FAMILY	8	126.88	3	86.33	3	130.33
	STANDARD RISK	3	207.67	1	82.00	1	129.00
	NONSTANDARD RISK	5	310.20	0	0.00	0	0.00
	SUB-TOTAL	36	811.19	14	308.03	13	457.11
65637	POLICY TYPE						
	PREFERRED FAMILY	541	139.67	287	74.89	260	134.16
	STANDARD FAMILY	181	140.05	102	79.82	82	126.82
	STANDARD RISK	13	221.85	7	73.71	5	186.60
	NONSTANDARD RISK	18	297.83	6	104.67	6	262.33
	JUA	2	1229.00	0	0.00	0	0.00
	SUB-TOTAL	755	2028.40	402	333.09	353	709.91
65638	POLICY TYPE						
	PREFERRED FAMILY	188	144.83	107	72.56	87	130.77
	STANDARD FAMILY	86	152.12	34	85.00	31	145.90
	STANDARD RISK	10	204.10	8	60.63	8	124.13
	NONSTANDARD RISK	6	274.67	1	109.00	1	275.00
	SUB-TOTAL	290	775.71	150	327.19	127	675.80
65639	POLICY TYPE						
	PREFERRED FAMILY	3	109.33	4	42.75	4	63.25
	STANDARD FAMILY	7	118.43	0	0.00	0	0.00
	SUB-TOTAL	10	227.76	4	42.75	4	63.25
65640	POLICY TYPE						
	PREFERRED FAMILY	318	140.97	173	70.40	145	127.72
	STANDARD FAMILY	124	134.28	44	60.02	38	117.24
	STANDARD RISK	11	300.55	5	132.40	6	171.17
	NONSTANDARD RISK	9	361.22	2	150.50	2	435.50
	JUA	4	260.75	0	0.00	0	0.00
	SUB-TOTAL	466	1197.77	224	413.33	191	851.62
65641	POLICY TYPE						
	PREFERRED FAMILY	498	138.57	344	84.30	322	133.92
	STANDARD FAMILY	185	173.87	111	76.79	104	139.83
	STANDARD RISK	26	164.31	12	61.92	10	128.20
	NONSTANDARD RISK	34	147.91	3	224.33	3	320.00
	SUB-TOTAL	743	624.66	470	447.34	439	721.95
65644	POLICY TYPE						
	PREFERRED FAMILY	947	153.66	598	81.63	558	137.81
	STANDARD FAMILY	391	161.77	203	88.73	179	163.97
	STANDARD RISK	56	288.95	15	159.67	14	351.93
	NONSTANDARD RISK	36	441.58	10	173.80	10	412.00
	SUB-TOTAL	1,430	1045.96	826	503.82	761	1065.71
65645	POLICY TYPE						
	PREFERRED FAMILY	30	165.63	23	80.70	22	141.59
	STANDARD FAMILY	9	196.00	5	78.80	6	89.50
	STANDARD RISK	2	254.00	0	0.00	0	0.00
	SUB-TOTAL	41	615.63	28	159.50	28	231.09

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65646	PREFERRED FAMILY	1,057	145.05	648	76.29	600	132.54
	STANDARD FAMILY	197	172.62	102	93.62	99	161.94
	STANDARD RISK	27	226.93	10	55.00	10	107.60
	NONSTANDARD RISK	24	264.83	10	149.30	8	407.63
	JUA	2	670.50	0	0.00	0	0.00
	SUB-TOTAL	1,307	1479.93	770	374.20	717	809.71
65647	POLICY TYPE						
	PREFERRED FAMILY	873	146.38	549	81.38	505	137.65
	STANDARD FAMILY	346	173.23	190	96.03	178	151.62
	STANDARD RISK	68	172.10	27	82.15	23	162.83
	NONSTANDARD RISK	28	401.50	11	183.91	11	396.18
	JUA	5	405.80	0	0.00	0	0.00
	SUB-TOTAL	1,320	1299.01	777	443.47	717	848.28
65648	POLICY TYPE						
	PREFERRED FAMILY	2,244	165.73	1,487	80.44	1,387	144.65
	STANDARD FAMILY	462	200.33	262	98.16	245	164.61
	STANDARD RISK	42	292.83	15	144.73	15	318.33
	NONSTANDARD RISK	83	374.34	28	153.75	26	353.81
	JUA	1	-32.00	0	0.00	0	0.00
	SUB-TOTAL	2,832	1001.23	1,792	477.08	1,673	981.40
65649	POLICY TYPE						
	PREFERRED FAMILY	658	142.33	383	77.55	340	130.20
	STANDARD FAMILY	226	175.35	111	80.81	96	147.02
	STANDARD RISK	33	243.94	6	115.17	6	204.50
	NONSTANDARD RISK	17	414.35	4	102.50	4	282.75
	SUB-TOTAL	934	975.97	504	376.02	446	764.47
65650	POLICY TYPE						
	PREFERRED FAMILY	516	141.91	308	75.94	272	131.03
	STANDARD FAMILY	270	138.88	129	71.13	111	129.30
	STANDARD RISK	20	119.00	4	52.75	4	75.00
	NONSTANDARD RISK	17	387.59	5	251.20	5	421.20
	JUA	2	729.50	0	0.00	0	0.00
	SUB-TOTAL	825	1516.87	446	451.03	392	756.52
65652	POLICY TYPE						
	PREFERRED FAMILY	1,160	156.82	749	78.87	699	139.20
	STANDARD FAMILY	350	150.93	185	81.57	174	150.53
	STANDARD RISK	80	209.10	40	115.33	32	215.84
	NONSTANDARD RISK	53	388.45	17	146.12	16	357.06
	JUA	4	566.50	0	0.00	0	0.00
	SUB-TOTAL	1,647	1471.81	991	421.88	921	862.63
65653	POLICY TYPE						
	PREFERRED FAMILY	2,292	163.98	1,541	87.27	1,449	150.42
	STANDARD FAMILY	463	191.33	321	87.03	284	161.14
	STANDARD RISK	115	207.43	50	106.58	47	180.32
	NONSTANDARD RISK	67	378.03	18	182.50	18	325.72
	JUA	1	296.00	0	0.00	0	0.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	SUB-TOTAL						
65653		2,938	1236.77	1,930	463.37	1,798	817.60
65654	POLICY TYPE						
	PREFERRED FAMILY	63	166.76	46	79.13	43	145.07
	STANDARD FAMILY	15	165.27	7	53.00	5	131.80
	SUB-TOTAL	78	332.03	53	132.13	48	276.87
65655	POLICY TYPE						
	PREFERRED FAMILY	1,135	151.94	702	82.67	638	140.53
	STANDARD FAMILY	662	145.43	404	83.41	362	142.41
	STANDARD RISK	79	242.35	33	136.09	26	258.96
	NONSTANDARD RISK	40	223.88	10	121.90	10	204.00
	JUA	8	389.00	1	103.00	1	216.00
	SUB-TOTAL	1,924	1152.60	1,150	527.07	1,037	961.90
65656	POLICY TYPE						
	PREFERRED FAMILY	1,796	157.94	1,125	86.46	1,066	145.52
	STANDARD FAMILY	760	168.38	401	88.30	375	152.62
	STANDARD RISK	105	239.07	44	122.39	42	216.52
	NONSTANDARD RISK	84	391.94	18	181.22	19	284.42
	JUA	1	181.00	0	0.00	0	0.00
	SUB-TOTAL	2,746	1138.32	1,588	478.37	1,502	799.08
65657	POLICY TYPE						
	PREFERRED FAMILY	87	165.56	47	97.11	46	169.04
	STANDARD FAMILY	26	187.54	11	99.55	7	163.29
	STANDARD RISK	1	316.00	0	0.00	0	0.00
	SUB-TOTAL	114	669.10	58	196.65	53	332.33
65658	POLICY TYPE						
	PREFERRED FAMILY	384	140.51	267	83.10	240	136.15
	STANDARD FAMILY	141	161.99	62	69.87	59	136.81
	STANDARD RISK	33	119.70	12	73.75	12	114.75
	NONSTANDARD RISK	7	237.86	2	418.00	2	205.50
	JUA	2	390.00	0	0.00	0	0.00
	SUB-TOTAL	567	1050.05	343	644.73	313	593.21
65659	POLICY TYPE						
	PREFERRED FAMILY	147	149.67	82	74.44	71	132.48
	STANDARD FAMILY	31	216.39	15	75.60	13	154.92
	STANDARD RISK	4	274.50	1	303.00	0	0.00
	SUB-TOTAL	182	640.56	98	453.04	84	287.40
65660	POLICY TYPE						
	PREFERRED FAMILY	112	132.37	63	73.05	57	128.04
	STANDARD FAMILY	50	162.44	20	114.30	18	207.67
	STANDARD RISK	6	222.00	3	179.33	2	366.50
	NONSTANDARD RISK	2	72.00	0	0.00	0	0.00
	JUA	1	569.00	0	0.00	0	0.00
	SUB-TOTAL	171	1157.81	86	366.68	77	702.20
65661	POLICY TYPE						
	PREFERRED FAMILY	1,452	146.41	926	76.23	815	130.60
	STANDARD FAMILY	216	173.03	125	96.18	123	153.11

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65661	STANDARD RISK	44	239.70	16	74.69	11	159.45
	NONSTANDARD RISK	30	321.13	9	132.67	8	317.75
	JUA	6	531.00	1	153.00	1	513.00
	SUB-TOTAL	1,748	1411.28	1,077	532.77	958	1273.91
65662	POLICY TYPE						
	PREFERRED FAMILY	575	143.56	312	82.60	273	138.20
	STANDARD FAMILY	123	147.13	46	99.83	41	153.44
	STANDARD RISK	47	173.91	8	85.38	7	157.43
	NONSTANDARD RISK	20	333.30	6	94.67	6	240.17
	JUA	1	121.00	0	0.00	0	0.00
	SUB-TOTAL	766	918.91	372	362.46	327	689.23
65663	POLICY TYPE						
	PREFERRED FAMILY	801	159.86	488	78.09	417	140.30
	STANDARD FAMILY	151	188.42	78	84.29	72	156.72
	STANDARD RISK	20	252.85	5	93.80	5	183.80
	NONSTANDARD RISK	20	364.70	7	168.57	7	337.00
	JUA	4	415.00	1	620.00	1	1065.00
	SUB-TOTAL	996	1380.83	579	1044.75	502	1882.82
65664	POLICY TYPE						
	PREFERRED FAMILY	89	143.54	51	88.98	47	154.55
	STANDARD FAMILY	13	195.00	10	176.10	7	216.14
	STANDARD RISK	4	247.75	4	224.00	4	292.25
	NONSTANDARD RISK	1	190.00	0	0.00	0	0.00
	SUB-TOTAL	107	776.29	65	489.08	58	662.95
65666	POLICY TYPE						
	PREFERRED FAMILY	29	155.14	17	75.88	17	132.94
	STANDARD FAMILY	35	124.29	25	46.88	16	103.75
	STANDARD RISK	2	117.50	0	0.00	0	0.00
	NONSTANDARD RISK	1	72.00	1	36.00	1	83.00
	SUB-TOTAL	67	468.92	43	158.76	34	319.69
65667	POLICY TYPE						
	PREFERRED FAMILY	1,404	146.43	891	82.67	791	139.43
	STANDARD FAMILY	395	177.32	226	85.42	203	155.24
	STANDARD RISK	132	217.06	46	99.63	36	204.36
	NONSTANDARD RISK	47	385.87	8	218.50	8	244.13
	JUA	9	322.56	1	431.00	1	1006.00
	SUB-TOTAL	1,987	1249.23	1,172	917.23	1,039	1749.15
65668	POLICY TYPE						
	PREFERRED FAMILY	589	148.07	396	86.65	366	139.19
	STANDARD FAMILY	328	155.09	202	82.89	193	147.27
	STANDARD RISK	39	185.92	12	103.50	11	187.18
	NONSTANDARD RISK	24	372.29	6	153.67	6	268.50
	SUB-TOTAL	980	861.37	616	426.70	576	742.14
65669	POLICY TYPE						
	PREFERRED FAMILY	684	161.35	431	82.47	412	138.82
	STANDARD FAMILY	281	164.75	154	87.69	148	152.93

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65669	STANDARD RISK	8	297.63	2	115.50	2	199.50
	NONSTANDARD RISK	29	395.17	7	234.57	7	473.71
	JUA	1	518.00	0	0.00	0	0.00
	SUB-TOTAL	1,003	1536.89	594	520.23	569	964.96
65672	POLICY TYPE						
	PREFERRED FAMILY	2,226	159.99	1,502	87.58	1,440	149.95
	STANDARD FAMILY	466	217.19	248	90.07	233	169.64
	STANDARD RISK	64	297.31	25	157.16	23	275.09
	NONSTANDARD RISK	93	389.29	23	194.96	23	333.48
	JUA	3	712.67	1	482.00	1	2674.00
	SUB-TOTAL	2,852	1776.45	1,799	1011.77	1,720	3602.15
65673	POLICY TYPE						
	PREFERRED FAMILY	5	134.80	3	58.00	3	80.00
	STANDARD FAMILY	1	99.00	0	0.00	0	0.00
	SUB-TOTAL	6	233.80	3	58.00	3	80.00
65674	POLICY TYPE						
	PREFERRED FAMILY	834	149.11	492	73.22	430	132.19
	STANDARD FAMILY	622	120.16	329	68.86	282	118.83
	STANDARD RISK	62	150.90	18	70.39	16	125.69
	NONSTANDARD RISK	26	364.27	9	181.33	10	353.80
	SUB-TOTAL	1,544	784.45	848	393.80	738	730.51
65675	POLICY TYPE						
	PREFERRED FAMILY	68	147.24	47	87.36	48	143.15
	STANDARD FAMILY	14	155.07	10	70.90	9	134.67
	STANDARD RISK	2	211.00	1	-17.00	1	-15.00
	NONSTANDARD RISK	1	653.00	0	0.00	0	0.00
	SUB-TOTAL	85	1166.31	58	141.26	58	262.81
65676	POLICY TYPE						
	PREFERRED FAMILY	179	158.76	116	87.72	107	149.52
	STANDARD FAMILY	74	139.15	38	82.61	34	140.32
	STANDARD RISK	13	262.92	4	139.00	4	281.75
	NONSTANDARD RISK	5	251.00	2	38.50	2	149.50
	JUA	1	49.00	0	0.00	0	0.00
	SUB-TOTAL	272	860.83	160	347.82	147	721.10
65677	POLICY TYPE						
	PREFERRED FAMILY	42	111.64	27	71.59	26	110.85
	STANDARD FAMILY	15	183.20	3	42.00	4	41.25
	STANDARD RISK	5	94.80	3	84.67	3	143.00
	SUB-TOTAL	62	389.64	33	198.26	33	295.10
65679	POLICY TYPE						
	PREFERRED FAMILY	634	163.66	358	83.15	348	148.03
	STANDARD FAMILY	160	186.93	75	87.05	72	159.15
	STANDARD RISK	17	305.94	3	166.00	3	279.67
	NONSTANDARD RISK	26	394.77	3	161.00	3	138.67
	SUB-TOTAL	837	1051.30	439	497.20	426	725.52

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65680	PREFERRED FAMILY	443	154.72	263	86.82	247	149.48
	STANDARD FAMILY	83	217.28	45	114.96	42	170.33
	STANDARD RISK	15	216.00	3	163.00	3	320.00
	NONSTANDARD RISK	20	333.15	2	129.50	2	462.00
	SUB-TOTAL	561	921.14	313	494.28	294	1101.82
65681	POLICY TYPE						
	PREFERRED FAMILY	745	165.36	508	88.01	479	148.61
	STANDARD FAMILY	226	180.38	148	72.79	130	147.59
	STANDARD RISK	19	273.37	8	138.75	7	199.43
	NONSTANDARD RISK	13	450.23	6	108.67	6	233.50
	JUA	6	546.17	1	335.00	1	452.00
	SUB-TOTAL	1,009	1615.50	671	743.22	623	1181.13
65682	POLICY TYPE						
	PREFERRED FAMILY	1,197	148.09	800	74.24	679	133.12
	STANDARD FAMILY	161	161.48	90	88.22	76	166.58
	STANDARD RISK	57	239.56	18	112.50	18	242.11
	NONSTANDARD RISK	39	373.51	10	125.60	9	333.22
	JUA	3	399.33	0	0.00	0	0.00
	SUB-TOTAL	1,457	1321.98	918	400.56	782	875.03
65684	POLICY TYPE						
	PREFERRED FAMILY	6	121.17	5	33.20	2	33.50
	STANDARD FAMILY	7	109.00	3	80.67	3	117.00
	STANDARD RISK	2	3.50	1	8.00	1	12.00
	SUB-TOTAL	15	233.67	9	121.87	6	162.50
65685	POLICY TYPE						
	PREFERRED FAMILY	360	142.23	203	75.13	178	128.89
	STANDARD FAMILY	136	137.19	67	84.73	57	151.37
	STANDARD RISK	19	167.68	9	49.33	7	91.14
	NONSTANDARD RISK	13	479.15	3	176.33	3	407.00
	SUB-TOTAL	528	926.26	282	385.53	245	778.40
65686	POLICY TYPE						
	PREFERRED FAMILY	1,934	165.14	1,538	89.37	1,464	147.27
	STANDARD FAMILY	489	206.28	333	76.57	310	143.29
	STANDARD RISK	25	269.80	10	219.80	10	373.70
	NONSTANDARD RISK	44	348.36	13	146.38	13	393.62
	JUA	1	669.00	0	0.00	0	0.00
	SUB-TOTAL	2,493	1658.59	1,894	532.13	1,797	1057.88
65688	POLICY TYPE						
	PREFERRED FAMILY	44	148.50	18	84.67	16	157.19
	STANDARD FAMILY	16	183.06	12	139.00	12	165.58
	STANDARD RISK	2	441.50	0	0.00	0	0.00
	NONSTANDARD RISK	1	112.00	1	40.00	1	67.00
	SUB-TOTAL	63	885.06	31	263.67	29	389.77
65689	POLICY TYPE						
	PREFERRED FAMILY	2,440	148.17	1,529	79.66	1,399	135.80
	STANDARD FAMILY	405	157.68	236	85.12	220	141.95

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65689	STANDARD RISK	116	182.55	48	89.50	39	154.77
	NONSTANDARD RISK	68	382.60	19	105.21	18	226.89
	JUA	15	515.47	3	157.00	3	312.67
	SUB-TOTAL	3,044	1386.47	1,835	516.50	1,679	972.08
65690	POLICY TYPE						
	PREFERRED FAMILY	240	130.17	142	78.85	125	136.62
	STANDARD FAMILY	50	206.58	31	139.84	27	246.22
	STANDARD RISK	7	241.57	2	189.00	2	315.50
	NONSTANDARD RISK	3	326.67	1	364.00	1	657.00
	JUA	1	629.00	0	0.00	0	0.00
	SUB-TOTAL	301	1533.98	176	771.68	155	1355.35
65691	POLICY TYPE						
	PREFERRED FAMILY	2	119.00	1	53.00	1	91.00
	STANDARD FAMILY	1	117.00	1	101.00	1	202.00
	SUB-TOTAL	3	236.00	2	154.00	2	293.00
65692	POLICY TYPE						
	PREFERRED FAMILY	633	140.56	336	81.13	306	141.04
	STANDARD FAMILY	126	143.60	64	92.20	49	140.69
	STANDARD RISK	29	163.66	10	59.60	8	121.75
	NONSTANDARD RISK	18	402.67	7	346.71	7	256.43
	JUA	7	419.00	0	0.00	0	0.00
	SUB-TOTAL	813	1269.47	417	579.65	370	659.91
65701	POLICY TYPE						
	PREFERRED FAMILY	73	157.67	42	85.24	40	154.83
	STANDARD FAMILY	27	161.37	12	64.08	12	136.58
	STANDARD RISK	5	110.80	1	99.00	1	104.00
	NONSTANDARD RISK	13	190.77	1	41.00	1	114.00
	SUB-TOTAL	118	620.61	56	289.32	54	509.41
65702	POLICY TYPE						
	PREFERRED FAMILY	194	140.48	103	75.32	100	131.40
	STANDARD FAMILY	25	164.88	11	76.91	11	117.27
	STANDARD RISK	9	188.22	2	155.00	2	221.50
	NONSTANDARD RISK	9	252.89	1	148.00	1	329.00
	JUA	1	136.00	0	0.00	0	0.00
	SUB-TOTAL	238	882.47	117	455.23	114	799.17
65703	POLICY TYPE						
	PREFERRED FAMILY	3	274.67	3	45.33	3	124.33
	STANDARD FAMILY	1	323.00	2	61.00	2	62.00
	STANDARD RISK	2	69.50	1	87.00	1	156.00
	SUB-TOTAL	6	667.17	6	193.33	6	342.33
65704	POLICY TYPE						
	PREFERRED FAMILY	1,717	149.52	1,103	83.10	1,046	138.06
	STANDARD FAMILY	380	159.66	180	105.84	170	165.04
	STANDARD RISK	90	248.23	30	116.23	28	186.61
	NONSTANDARD RISK	44	474.07	12	265.08	12	288.08
	SUB-TOTAL	2,231	1031.49	1,325	570.26	1,256	777.79

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65705	PREFERRED FAMILY	1,452	142.76	921	83.36	858	143.00
	STANDARD FAMILY	659	155.27	372	82.91	352	146.97
	STANDARD RISK	167	158.57	73	111.66	65	185.63
	NONSTANDARD RISK	78	368.06	23	161.22	23	328.35
	JUA	1	633.00	0	0.00	0	0.00
	SUB-TOTAL	2,357	1457.67	1,389	439.15	1,298	803.96
65706	POLICY TYPE						
	PREFERRED FAMILY	4,835	158.32	3,269	87.68	3,041	142.20
	STANDARD FAMILY	1,474	171.44	837	82.87	782	152.49
	STANDARD RISK	365	246.83	149	136.35	142	229.73
	NONSTANDARD RISK	214	347.95	50	170.52	50	386.60
	JUA	6	655.67	2	125.00	2	305.00
	SUB-TOTAL	6,894	1580.20	4,307	602.42	4,017	1216.03
65707	POLICY TYPE						
	PREFERRED FAMILY	1,141	143.19	679	74.72	625	128.82
	STANDARD FAMILY	302	185.97	153	98.47	143	181.64
	STANDARD RISK	33	291.18	7	160.57	7	302.71
	NONSTANDARD RISK	23	327.26	8	108.25	8	271.00
	JUA	2	388.00	0	0.00	0	0.00
	SUB-TOTAL	1,501	1335.61	847	442.01	783	884.17
65708	POLICY TYPE						
	PREFERRED FAMILY	4,912	153.33	3,496	87.05	3,271	143.32
	STANDARD FAMILY	1,019	188.97	576	78.31	534	152.30
	STANDARD RISK	109	285.98	31	159.87	29	285.62
	NONSTANDARD RISK	150	376.51	34	179.32	31	388.55
	JUA	17	548.82	1	106.00	1	243.00
	SUB-TOTAL	6,207	1553.61	4,138	610.56	3,866	1212.79
65710	POLICY TYPE						
	PREFERRED FAMILY	479	155.18	297	83.48	274	140.88
	STANDARD FAMILY	117	191.44	52	95.33	53	143.51
	STANDARD RISK	24	255.33	8	106.75	7	230.14
	NONSTANDARD RISK	16	345.00	7	98.14	7	243.14
	JUA	6	817.83	0	0.00	0	0.00
	SUB-TOTAL	642	1764.78	364	383.70	341	757.68
65711	POLICY TYPE						
	PREFERRED FAMILY	4,017	148.19	2,578	80.45	2,384	133.45
	STANDARD FAMILY	1,433	169.57	788	92.44	729	148.35
	STANDARD RISK	278	191.97	127	97.41	102	183.97
	NONSTANDARD RISK	136	379.01	36	177.08	34	314.09
	JUA	24	479.50	1	118.00	1	67.00
	SUB-TOTAL	5,888	1368.24	3,530	565.38	3,250	846.85
65712	POLICY TYPE						
	PREFERRED FAMILY	3,219	148.70	2,243	82.30	2,048	138.38
	STANDARD FAMILY	733	188.16	445	90.80	409	164.76
	STANDARD RISK	90	240.30	40	131.70	38	247.97
	NONSTANDARD RISK	74	384.23	24	159.83	24	355.46

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65712	JUA	8	331.38	0	0.00	0	0.00
	SUB-TOTAL	4,124	1292.76	2,752	464.64	2,519	906.57
65713	POLICY TYPE						
	PREFERRED FAMILY	1,094	154.10	626	82.53	572	147.58
	STANDARD FAMILY	237	157.08	126	89.54	119	155.18
	STANDARD RISK	63	251.38	19	149.63	19	248.11
	NONSTANDARD RISK	54	410.26	11	169.55	10	421.50
	JUA	9	529.56	1	131.00	1	405.00
	SUB-TOTAL	1,457	1502.38	783	622.25	721	1377.36
65714	POLICY TYPE						
	PREFERRED FAMILY	6,242	172.10	4,702	91.38	4,496	155.32
	STANDARD FAMILY	991	209.65	638	97.22	608	161.88
	STANDARD RISK	157	314.29	79	165.48	79	297.33
	NONSTANDARD RISK	208	396.67	72	176.74	69	438.67
	JUA	1	282.00	0	0.00	0	0.00
	SUB-TOTAL	7,599	1374.72	5,491	530.82	5,252	1053.19
65715	POLICY TYPE						
	PREFERRED FAMILY	55	138.11	37	81.43	33	126.48
	STANDARD FAMILY	24	152.46	13	64.15	13	124.23
	STANDARD RISK	2	363.50	1	252.00	1	399.00
	NONSTANDARD RISK	8	224.00	4	112.75	4	244.50
	SUB-TOTAL	89	878.07	55	510.34	51	894.22
65717	POLICY TYPE						
	PREFERRED FAMILY	840	142.72	481	76.57	440	130.16
	STANDARD FAMILY	340	173.19	149	88.14	140	155.46
	STANDARD RISK	88	161.30	32	87.25	30	144.47
	NONSTANDARD RISK	29	283.90	6	302.17	6	250.00
	JUA	6	331.50	1	881.00	1	1040.00
	SUB-TOTAL	1,303	1092.59	669	1435.13	617	1720.09
65718	POLICY TYPE						
	PREFERRED FAMILY	25	127.84	16	57.56	14	112.29
	STANDARD FAMILY	5	111.80	6	64.33	6	100.00
	STANDARD RISK	3	155.00	2	149.00	1	391.00
	SUB-TOTAL	33	394.64	24	270.90	21	603.29
65719	POLICY TYPE						
	PREFERRED FAMILY	33	134.76	20	61.35	19	105.11
	STANDARD FAMILY	15	140.00	4	89.25	4	174.00
	NONSTANDARD RISK	1	347.00	0	0.00	0	0.00
	SUB-TOTAL	49	621.76	24	150.60	23	279.11
65720	POLICY TYPE						
	PREFERRED FAMILY	341	151.29	178	67.82	161	126.14
	STANDARD FAMILY	77	188.39	31	121.84	31	184.58
	STANDARD RISK	16	163.44	6	97.17	5	195.00
	NONSTANDARD RISK	7	412.86	4	147.75	4	196.75
	SUB-TOTAL	441	915.98	219	434.58	201	702.47

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65721	PREFERRED FAMILY	6,179	169.30	4,343	88.64	4,162	149.34
	STANDARD FAMILY	1,294	204.28	770	92.81	736	162.78
	STANDARD RISK	209	332.10	102	152.12	91	294.82
	NONSTANDARD RISK	245	314.25	84	156.46	83	311.57
	SUB-TOTAL	7,927	1019.93	5,299	490.04	5,072	918.52
65722	POLICY TYPE						
	PREFERRED FAMILY	643	149.81	346	85.22	322	139.07
	STANDARD FAMILY	159	187.09	68	88.50	62	153.45
	STANDARD RISK	23	279.65	7	184.00	6	375.00
	NONSTANDARD RISK	30	386.03	5	153.80	5	413.00
	SUB-TOTAL	855	1002.59	426	511.52	395	1080.52
65723	POLICY TYPE						
	PREFERRED FAMILY	1,771	147.97	1,144	77.50	1,032	134.94
	STANDARD FAMILY	467	172.91	262	87.65	248	155.48
	STANDARD RISK	103	184.99	54	97.22	48	174.27
	NONSTANDARD RISK	63	358.81	14	220.36	13	292.23
	JUA	4	349.75	0	0.00	0	0.00
	SUB-TOTAL	2,408	1214.42	1,474	482.73	1,341	756.93
65724	POLICY TYPE						
	PREFERRED FAMILY	635	131.99	428	77.91	378	129.55
	STANDARD FAMILY	205	161.13	117	78.53	104	137.02
	STANDARD RISK	16	157.63	6	98.17	5	162.20
	NONSTANDARD RISK	15	385.80	3	136.67	3	330.00
	JUA	2	521.50	1	276.00	1	381.00
	SUB-TOTAL	873	1358.04	555	667.27	491	1139.77
65725	POLICY TYPE						
	PREFERRED FAMILY	1,050	164.85	643	82.94	617	145.14
	STANDARD FAMILY	230	197.91	128	91.13	129	147.87
	STANDARD RISK	32	347.06	15	153.47	13	327.38
	NONSTANDARD RISK	53	293.04	24	106.71	24	199.96
	JUA	3	349.33	0	0.00	0	0.00
	SUB-TOTAL	1,368	1352.19	810	434.24	783	820.35
65726	POLICY TYPE						
	PREFERRED FAMILY	251	204.84	160	95.71	150	174.51
	STANDARD FAMILY	71	258.90	35	80.00	30	173.20
	STANDARD RISK	11	378.18	6	103.50	2	489.50
	NONSTANDARD RISK	25	490.60	8	95.50	8	264.13
	SUB-TOTAL	358	1332.52	209	374.71	190	1101.34
65727	POLICY TYPE						
	PREFERRED FAMILY	184	157.51	126	73.98	114	129.11
	STANDARD FAMILY	47	172.96	29	77.41	29	131.00
	STANDARD RISK	6	235.83	2	189.00	2	439.00
	NONSTANDARD RISK	4	193.75	1	96.00	1	244.00
	SUB-TOTAL	241	760.05	158	436.40	146	943.11
65728	POLICY TYPE						
	PREFERRED FAMILY	45	136.58	27	86.26	25	161.40

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65728	STANDARD FAMILY	34	173.12	15	70.47	16	122.88
	NONSTANDARD RISK	2	355.00	1	566.00	1	314.00
	SUB-TOTAL	81	664.70	43	722.73	42	598.28
65729	POLICY TYPE						
	PREFERRED FAMILY	95	143.81	65	79.22	56	132.48
	STANDARD FAMILY	53	129.70	42	73.71	38	128.97
	STANDARD RISK	6	156.67	5	119.60	3	249.67
	NONSTANDARD RISK	1	79.00	0	0.00	0	0.00
	JUA	1	313.00	0	0.00	0	0.00
	SUB-TOTAL	156	822.18	112	272.53	97	511.12
65730	POLICY TYPE						
	PREFERRED FAMILY	83	135.14	43	80.58	42	134.17
	STANDARD FAMILY	40	156.70	23	79.65	22	153.77
	STANDARD RISK	4	129.75	5	58.80	5	132.80
	NONSTANDARD RISK	2	219.50	1	80.00	1	188.00
	JUA	1	310.00	0	0.00	0	0.00
	SUB-TOTAL	130	951.09	72	299.03	70	608.74
65731	POLICY TYPE						
	PREFERRED FAMILY	105	154.09	63	90.11	61	145.31
	STANDARD FAMILY	27	190.04	20	101.00	19	177.26
	STANDARD RISK	6	279.33	1	303.00	1	584.00
	NONSTANDARD RISK	2	315.00	0	0.00	0	0.00
	SUB-TOTAL	140	938.46	84	494.11	81	906.57
65732	POLICY TYPE						
	PREFERRED FAMILY	285	150.20	182	84.16	169	138.24
	STANDARD FAMILY	164	162.32	96	81.14	83	146.37
	STANDARD RISK	14	237.71	4	55.75	4	105.50
	NONSTANDARD RISK	18	299.11	0	0.00	0	0.00
	JUA	1	206.00	0	0.00	0	0.00
	SUB-TOTAL	482	1055.34	282	221.04	256	390.12
65733	POLICY TYPE						
	PREFERRED FAMILY	218	156.63	132	86.53	122	150.39
	STANDARD FAMILY	48	147.46	23	85.35	22	153.77
	STANDARD RISK	13	130.15	5	70.20	5	117.80
	NONSTANDARD RISK	4	449.25	1	280.00	1	654.00
	SUB-TOTAL	283	883.49	161	522.08	150	1075.97
65734	POLICY TYPE						
	PREFERRED FAMILY	1,320	149.72	836	79.94	768	135.00
	STANDARD FAMILY	536	180.80	277	91.73	255	153.33
	STANDARD RISK	51	246.88	19	146.16	18	241.11
	NONSTANDARD RISK	57	381.07	14	155.43	13	347.00
	SUB-TOTAL	1,964	958.47	1,146	473.25	1,054	876.44
65735	POLICY TYPE						
	PREFERRED FAMILY	106	137.94	70	72.94	64	125.56
	STANDARD FAMILY	61	112.82	39	73.08	38	124.42
	STANDARD RISK	4	294.25	2	339.00	2	362.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65735	NONSTANDARD RISK	6	316.33	0	0.00	0	0.00
	SUB-TOTAL	177	861.35	111	485.02	104	611.98
65737	POLICY TYPE						
	PREFERRED FAMILY	2,107	166.15	1,420	94.13	1,382	151.74
	STANDARD FAMILY	615	193.19	338	85.54	324	156.78
	STANDARD RISK	95	273.96	27	187.63	26	345.31
	NONSTANDARD RISK	97	385.07	28	210.43	28	458.43
	JUA	4	365.50	0	0.00	0	0.00
	SUB-TOTAL	2,918	1383.87	1,813	577.73	1,760	1112.26
65738	POLICY TYPE						
	PREFERRED FAMILY	4,876	189.37	3,561	78.82	3,382	152.29
	STANDARD FAMILY	895	224.37	523	92.46	508	171.68
	STANDARD RISK	142	328.81	72	116.75	72	242.03
	NONSTANDARD RISK	179	371.61	54	182.85	54	434.09
	JUA	2	970.50	0	0.00	0	0.00
	SUB-TOTAL	6,094	2084.67	4,210	470.88	4,016	1000.08
65739	POLICY TYPE						
	PREFERRED FAMILY	289	160.58	169	89.78	158	164.06
	STANDARD FAMILY	124	216.59	57	98.47	54	186.70
	STANDARD RISK	3	510.67	0	0.00	0	0.00
	NONSTANDARD RISK	13	389.46	4	257.50	4	486.75
	SUB-TOTAL	429	1277.29	230	445.75	216	837.51
65740	POLICY TYPE						
	PREFERRED FAMILY	637	159.65	405	80.34	376	145.20
	STANDARD FAMILY	226	174.85	147	75.92	135	134.70
	STANDARD RISK	20	274.45	3	163.67	2	440.00
	NONSTANDARD RISK	32	392.94	13	183.62	12	270.92
	JUA	1	47.00	0	0.00	0	0.00
	SUB-TOTAL	916	1048.89	568	503.54	525	990.82
65741	POLICY TYPE						
	PREFERRED FAMILY	14	173.64	7	151.57	7	218.43
	STANDARD FAMILY	2	213.50	1	108.00	1	312.00
	STANDARD RISK	2	358.50	1	114.00	1	260.00
	NONSTANDARD RISK	5	314.20	3	218.67	3	593.67
	SUB-TOTAL	23	1059.84	12	592.24	12	1384.10
65742	POLICY TYPE						
	PREFERRED FAMILY	4,243	168.19	3,074	88.04	2,899	149.21
	STANDARD FAMILY	907	199.09	557	95.08	528	161.50
	STANDARD RISK	140	243.34	77	132.57	74	237.76
	NONSTANDARD RISK	143	351.08	45	173.87	45	347.42
	JUA	6	416.50	0	0.00	0	0.00
	SUB-TOTAL	5,439	1378.19	3,753	489.56	3,546	895.89
65744	POLICY TYPE						
	PREFERRED FAMILY	64	138.52	40	68.13	32	131.66
	STANDARD FAMILY	12	224.17	3	114.67	2	379.50
	STANDARD RISK	3	260.67	2	38.00	2	62.50

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65744	NONSTANDARD RISK	4	215.00	0	0.00	0	0.00
	SUB-TOTAL	83	838.35	45	220.79	36	573.66
65745	POLICY TYPE						
	PREFERRED FAMILY	780	155.88	493	85.93	459	149.37
	STANDARD FAMILY	257	174.95	142	102.42	138	152.54
	STANDARD RISK	62	163.23	22	95.36	21	178.24
	NONSTANDARD RISK	34	321.91	9	215.00	9	286.00
	JUA	4	484.00	0	0.00	0	0.00
	SUB-TOTAL	1,137	1299.97	666	498.71	627	766.14
65746	POLICY TYPE						
	PREFERRED FAMILY	2,243	149.18	1,363	81.02	1,286	134.54
	STANDARD FAMILY	671	162.80	343	98.13	323	159.72
	STANDARD RISK	117	244.91	34	105.41	30	211.23
	NONSTANDARD RISK	91	356.09	14	149.79	13	364.31
	JUA	2	332.50	0	0.00	0	0.00
	SUB-TOTAL	3,124	1245.48	1,754	434.35	1,652	869.80
65747	POLICY TYPE						
	PREFERRED FAMILY	1,624	142.33	1,185	81.08	1,123	129.90
	STANDARD FAMILY	522	171.69	333	79.50	314	140.14
	STANDARD RISK	93	184.72	51	161.96	43	227.44
	NONSTANDARD RISK	40	368.58	14	170.86	15	288.40
	JUA	4	361.75	0	0.00	0	0.00
	SUB-TOTAL	2,283	1229.07	1,583	493.40	1,495	785.88
65751	POLICY TYPE						
	PREFERRED FAMILY	9	94.67	5	83.40	5	133.00
	STANDARD FAMILY	1	295.00	0	0.00	1	265.00
	SUB-TOTAL	10	389.67	5	83.40	6	398.00
65752	POLICY TYPE						
	PREFERRED FAMILY	306	155.59	172	75.46	155	130.80
	STANDARD FAMILY	38	160.26	23	108.48	21	197.14
	STANDARD RISK	11	325.91	3	114.67	2	380.50
	NONSTANDARD RISK	13	325.46	0	0.00	0	0.00
	JUA	3	343.00	0	0.00	0	0.00
	SUB-TOTAL	371	1310.23	198	298.60	178	708.44
65753	POLICY TYPE						
	PREFERRED FAMILY	1,367	158.22	814	80.65	775	140.27
	STANDARD FAMILY	359	175.84	185	78.14	177	142.23
	STANDARD RISK	27	385.96	12	213.75	12	389.92
	NONSTANDARD RISK	54	350.69	12	126.67	12	270.67
	SUB-TOTAL	1,807	1070.71	1,023	499.21	976	943.08
65754	POLICY TYPE						
	PREFERRED FAMILY	205	165.27	123	93.60	121	151.66
	STANDARD FAMILY	95	148.64	51	72.35	46	132.30
	STANDARD RISK	4	361.75	1	170.00	1	374.00
	NONSTANDARD RISK	10	352.50	2	242.50	2	407.50
	SUB-TOTAL	314	1028.16	177	578.45	170	1065.47

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65755	PREFERRED FAMILY	254	149.57	137	87.24	123	138.02
	STANDARD FAMILY	85	144.39	41	84.00	37	141.76
	STANDARD RISK	17	239.12	4	195.00	4	384.25
	NONSTANDARD RISK	17	234.00	4	120.75	4	236.75
	JUA	1	215.00	1	87.00	1	154.00
	SUB-TOTAL	374	982.08	187	573.99	169	1054.78
65756	POLICY TYPE						
	PREFERRED FAMILY	278	151.33	162	83.40	151	144.64
	STANDARD FAMILY	83	160.88	45	67.96	40	117.10
	STANDARD RISK	20	221.15	5	191.20	4	427.00
	NONSTANDARD RISK	11	336.18	2	217.50	2	461.50
	JUA	1	310.00	1	119.00	1	178.00
	SUB-TOTAL	393	1179.55	215	679.05	198	1328.24
65757	POLICY TYPE						
	PREFERRED FAMILY	2,707	171.62	1,838	81.26	1,736	142.95
	STANDARD FAMILY	533	208.44	280	89.89	274	160.88
	STANDARD RISK	76	263.21	38	105.26	36	239.06
	NONSTANDARD RISK	73	336.41	26	148.92	25	327.28
	SUB-TOTAL	3,389	979.68	2,182	425.33	2,071	870.17
65758	POLICY TYPE						
	PREFERRED FAMILY	40	139.38	21	76.81	20	117.15
	STANDARD FAMILY	21	137.05	14	65.93	13	128.08
	JUA	3	265.67	0	0.00	0	0.00
	SUB-TOTAL	64	542.09	35	142.74	33	245.23
65759	POLICY TYPE						
	PREFERRED FAMILY	501	164.30	279	83.89	249	155.07
	STANDARD FAMILY	69	210.90	35	109.66	32	188.97
	STANDARD RISK	14	213.21	1	11.00	1	31.00
	NONSTANDARD RISK	20	270.10	1	162.00	1	179.00
	JUA	2	450.50	0	0.00	0	0.00
	SUB-TOTAL	606	1309.01	316	366.55	283	554.04
65760	POLICY TYPE						
	PREFERRED FAMILY	226	130.17	131	73.53	119	129.14
	STANDARD FAMILY	140	146.88	67	78.72	61	152.30
	STANDARD RISK	12	179.58	4	48.75	4	69.50
	NONSTANDARD RISK	12	322.17	4	74.00	4	160.25
	JUA	5	298.60	0	0.00	0	0.00
	SUB-TOTAL	395	1077.40	206	274.99	188	511.19
65761	POLICY TYPE						
	PREFERRED FAMILY	573	142.63	370	84.11	343	130.60
	STANDARD FAMILY	211	140.30	127	82.31	112	144.31
	STANDARD RISK	32	238.31	8	205.50	9	310.44
	NONSTANDARD RISK	15	323.07	4	116.25	4	302.75
	JUA	5	716.40	0	0.00	0	0.00
	SUB-TOTAL	836	1560.71	509	488.16	468	888.11

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WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65762	PREFERRED FAMILY	224	146.09	146	84.04	137	136.24
	STANDARD FAMILY	93	158.49	53	83.21	47	147.17
	STANDARD RISK	6	255.33	0	0.00	0	0.00
	NONSTANDARD RISK	7	178.14	1	22.00	1	50.00
	SUB-TOTAL	330	738.06	200	189.25	185	333.41
65764	POLICY TYPE						
	PREFERRED FAMILY	335	151.59	193	77.32	167	129.86
	STANDARD FAMILY	159	156.89	93	72.49	73	145.03
	STANDARD RISK	15	193.07	8	131.38	7	248.14
	NONSTANDARD RISK	9	457.11	2	346.50	2	866.00
	JUA	1	411.00	0	0.00	0	0.00
	SUB-TOTAL	519	1369.66	296	627.69	249	1389.03
65765	POLICY TYPE						
	PREFERRED FAMILY	58	157.66	36	100.08	34	175.88
	STANDARD FAMILY	8	244.00	3	93.00	3	180.33
	STANDARD RISK	5	202.20	3	142.67	3	257.67
	NONSTANDARD RISK	1	214.00	0	0.00	0	0.00
	SUB-TOTAL	72	817.86	42	335.75	40	613.88
65766	POLICY TYPE						
	PREFERRED FAMILY	47	135.66	35	57.94	33	108.85
	STANDARD FAMILY	15	108.73	8	56.25	8	85.50
	NONSTANDARD RISK	1	172.00	0	0.00	0	0.00
	SUB-TOTAL	63	416.39	43	114.19	41	194.35
65767	POLICY TYPE						
	PREFERRED FAMILY	646	146.83	398	77.26	356	137.18
	STANDARD FAMILY	291	164.55	169	75.24	153	136.65
	STANDARD RISK	46	183.70	24	93.08	19	159.21
	NONSTANDARD RISK	28	400.79	4	84.00	4	163.25
	JUA	6	589.33	1	282.00	1	427.00
	SUB-TOTAL	1,017	1485.19	596	611.58	533	1023.29
65768	POLICY TYPE						
	PREFERRED FAMILY	199	150.67	114	81.51	105	134.72
	STANDARD FAMILY	61	166.75	33	95.67	30	147.97
	STANDARD RISK	9	115.56	4	33.75	4	53.25
	NONSTANDARD RISK	7	344.14	1	120.00	1	210.00
	JUA	2	309.00	0	0.00	0	0.00
	SUB-TOTAL	278	1086.13	152	330.93	140	545.94
65769	POLICY TYPE						
	PREFERRED FAMILY	1,115	151.36	710	84.28	647	139.17
	STANDARD FAMILY	372	165.69	199	94.18	184	153.92
	STANDARD RISK	42	242.29	21	150.90	21	243.48
	NONSTANDARD RISK	27	363.48	12	248.17	11	373.27
	JUA	2	1451.50	0	0.00	0	0.00
	SUB-TOTAL	1,558	2374.32	942	577.53	863	909.84
65770	POLICY TYPE						
	PREFERRED FAMILY	1,411	167.88	900	79.51	828	141.94

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65770	STANDARD FAMILY	322	184.99	169	80.71	156	160.15
	STANDARD RISK	33	274.24	18	113.67	17	233.82
	NONSTANDARD RISK	88	203.61	10	131.50	10	327.60
	JUA	2	308.50	0	0.00	0	0.00
	SUB-TOTAL	1,856	1139.23	1,097	405.38	1,011	863.52
65771	POLICY TYPE						
	PREFERRED FAMILY	345	159.76	194	86.58	188	147.01
	STANDARD FAMILY	102	179.07	46	142.96	42	183.31
	STANDARD RISK	7	179.43	0	0.00	0	0.00
	NONSTANDARD RISK	17	334.24	5	135.20	5	312.60
	SUB-TOTAL	471	852.49	245	364.73	235	642.92
65772	POLICY TYPE						
	PREFERRED FAMILY	869	149.92	556	89.29	520	145.04
	STANDARD FAMILY	275	154.47	137	85.86	125	147.80
	STANDARD RISK	74	189.85	30	109.73	27	212.93
	NONSTANDARD RISK	16	434.19	7	205.43	8	246.00
	JUA	1	394.00	0	0.00	0	0.00
	SUB-TOTAL	1,235	1322.42	730	490.32	680	751.76
65773	POLICY TYPE						
	PREFERRED FAMILY	280	148.70	158	81.49	142	134.84
	STANDARD FAMILY	97	145.69	56	76.39	50	137.66
	STANDARD RISK	9	316.56	2	187.00	2	410.50
	NONSTANDARD RISK	8	220.88	2	155.50	2	362.00
	SUB-TOTAL	394	831.82	218	500.38	196	1045.00
65774	POLICY TYPE						
	PREFERRED FAMILY	378	155.87	240	80.15	212	140.15
	STANDARD FAMILY	296	140.70	170	69.40	157	124.47
	STANDARD RISK	8	359.75	3	232.33	2	589.00
	NONSTANDARD RISK	18	532.17	2	94.00	2	361.50
	JUA	1	554.00	0	0.00	0	0.00
	SUB-TOTAL	701	1742.49	415	475.89	373	1215.12
65775	POLICY TYPE						
	PREFERRED FAMILY	10,730	148.64	6,348	82.45	5,870	141.33
	STANDARD FAMILY	1,519	193.89	741	83.35	676	149.90
	STANDARD RISK	346	252.93	120	110.94	98	202.70
	NONSTANDARD RISK	378	413.25	83	215.35	82	341.26
	JUA	60	546.87	1	1045.00	1	1686.00
	SUB-TOTAL	13,033	1555.58	7,293	1537.09	6,727	2521.19
65776	POLICY TYPE						
	PREFERRED FAMILY	71	116.42	32	84.19	29	145.62
	STANDARD FAMILY	11	326.00	2	78.50	2	183.50
	SUB-TOTAL	82	442.42	34	162.69	31	329.12
65777	POLICY TYPE						
	PREFERRED FAMILY	200	147.46	101	69.50	96	130.24
	STANDARD FAMILY	26	342.96	10	225.90	10	327.20
	STANDARD RISK	10	207.20	2	29.00	2	21.00

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65777	NONSTANDARD RISK	7	255.14	2	87.00	1	373.00
	JUA	2	283.00	0	0.00	0	0.00
	SUB-TOTAL	245	1235.76	115	411.40	109	851.44
65778	POLICY TYPE						
	PREFERRED FAMILY	286	137.17	185	82.91	155	147.24
	STANDARD FAMILY	64	145.33	32	69.63	28	142.50
	STANDARD RISK	18	140.56	6	96.33	5	138.80
	NONSTANDARD RISK	8	381.00	3	358.67	3	246.00
	JUA	1	43.00	0	0.00	0	0.00
	SUB-TOTAL	377	847.06	226	607.54	191	674.54
65779	POLICY TYPE						
	PREFERRED FAMILY	798	141.63	527	79.11	484	131.55
	STANDARD FAMILY	454	152.73	256	70.98	226	138.79
	STANDARD RISK	18	204.00	10	107.40	8	199.13
	NONSTANDARD RISK	23	391.00	2	354.00	2	368.00
	JUA	4	563.50	0	0.00	0	0.00
	SUB-TOTAL	1,297	1452.86	795	611.49	720	837.47
65781	POLICY TYPE						
	PREFERRED FAMILY	2,963	173.60	2,029	84.07	1,924	147.83
	STANDARD FAMILY	509	211.89	281	86.53	267	157.52
	STANDARD RISK	54	354.57	27	135.44	25	275.88
	NONSTANDARD RISK	91	354.62	28	150.82	29	330.21
	SUB-TOTAL	3,617	1094.69	2,365	456.87	2,245	911.44
65783	POLICY TYPE						
	PREFERRED FAMILY	82	136.85	41	77.12	36	138.22
	STANDARD FAMILY	50	161.58	23	106.74	23	148.39
	STANDARD RISK	5	81.20	3	102.33	3	149.67
	NONSTANDARD RISK	2	255.50	0	0.00	0	0.00
	SUB-TOTAL	139	635.13	67	286.19	62	436.28
65784	POLICY TYPE						
	PREFERRED FAMILY	53	150.51	35	75.57	32	138.59
	STANDARD FAMILY	15	162.33	8	130.75	8	184.00
	STANDARD RISK	1	365.00	0	0.00	0	0.00
	NONSTANDARD RISK	1	369.00	0	0.00	0	0.00
	JUA	2	359.00	0	0.00	0	0.00
	SUB-TOTAL	72	1405.84	43	206.32	40	322.59
65785	POLICY TYPE						
	PREFERRED FAMILY	2,296	149.43	1,512	84.37	1,341	138.21
	STANDARD FAMILY	717	147.18	443	76.56	391	135.08
	STANDARD RISK	133	208.68	56	87.61	45	189.73
	NONSTANDARD RISK	36	381.33	8	138.63	8	382.63
	JUA	4	505.50	0	0.00	0	0.00
	SUB-TOTAL	3,186	1392.12	2,019	387.16	1,785	845.64
65786	POLICY TYPE						
	PREFERRED FAMILY	700	161.34	420	79.77	386	139.95
	STANDARD FAMILY	273	178.13	148	89.29	138	147.47

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AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65786	STANDARD RISK	47	285.83	19	104.00	18	214.39
	NONSTANDARD RISK	40	332.15	8	179.63	9	397.22
	JUA	4	1957.00	0	0.00	0	0.00
	SUB-TOTAL	1,064	2914.45	595	452.69	551	899.03
65787	POLICY TYPE						
	PREFERRED FAMILY	445	158.30	317	81.44	290	140.57
	STANDARD FAMILY	150	194.85	93	76.56	85	132.45
	STANDARD RISK	13	372.23	4	104.25	4	157.75
	NONSTANDARD RISK	8	296.75	1	445.00	1	1011.00
	JUA	8	413.25	0	0.00	0	0.00
	SUB-TOTAL	624	1435.39	415	707.25	380	1441.77
65788	POLICY TYPE						
	PREFERRED FAMILY	223	148.86	118	71.47	107	136.02
	STANDARD FAMILY	30	193.20	10	137.40	10	172.80
	STANDARD RISK	13	190.69	1	50.00	0	0.00
	NONSTANDARD RISK	3	427.00	0	0.00	0	0.00
	JUA	1	648.00	0	0.00	0	0.00
	SUB-TOTAL	270	1607.75	129	258.87	117	308.82
65789	POLICY TYPE						
	PREFERRED FAMILY	883	135.14	441	72.37	386	131.37
	STANDARD FAMILY	147	192.76	52	102.83	42	181.48
	STANDARD RISK	25	232.64	7	147.57	7	247.14
	NONSTANDARD RISK	38	303.00	11	151.18	11	316.09
	JUA	7	504.14	0	0.00	0	0.00
	SUB-TOTAL	1,100	1367.69	511	473.95	446	876.08
65790	POLICY TYPE						
	PREFERRED FAMILY	437	140.08	228	76.35	221	134.00
	STANDARD FAMILY	55	195.11	20	59.95	17	130.24
	STANDARD RISK	15	325.40	2	117.50	2	171.00
	NONSTANDARD RISK	14	367.07	2	279.50	2	891.00
	JUA	3	472.00	0	0.00	0	0.00
	SUB-TOTAL	524	1499.66	252	533.30	242	1326.24
65791	POLICY TYPE						
	PREFERRED FAMILY	1,926	142.99	1,168	81.00	1,032	142.01
	STANDARD FAMILY	610	145.31	330	88.01	308	139.86
	STANDARD RISK	246	148.92	116	98.55	101	161.89
	NONSTANDARD RISK	76	413.50	16	220.13	15	283.80
	JUA	11	441.73	1	199.00	1	792.00
	SUB-TOTAL	2,869	1292.46	1,631	686.69	1,457	1519.57
65792	POLICY TYPE						
	PREFERRED FAMILY	4	256.50	4	77.75	4	132.50
	STANDARD FAMILY	3	299.33	1	0.00	1	54.00
	JUA	2	253.50	0	0.00	0	0.00
	SUB-TOTAL	9	809.33	5	77.75	5	186.50
65793	POLICY TYPE						
	PREFERRED FAMILY	2,676	146.74	1,538	83.36	1,399	145.11

(CONTINUED)

MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65793	STANDARD FAMILY	754	180.18	365	90.90	332	154.23
	STANDARD RISK	149	182.50	59	83.78	49	163.49
	NONSTANDARD RISK	73	335.67	18	174.33	18	349.06
	JUA	19	279.00	3	128.00	3	254.00
	SUB-TOTAL	3,671	1124.09	1,983	560.38	1,801	1065.88
65800	POLICY TYPE						
	PREFERRED FAMILY	12	136.83	7	52.00	6	125.83
	STANDARD FAMILY	32	215.38	24	92.83	24	165.38
	STANDARD RISK	3	53.67	1	116.00	1	146.00
	NONSTANDARD RISK	1	151.00	0	0.00	0	0.00
	SUB-TOTAL	48	556.88	32	260.83	31	437.21
65801	POLICY TYPE						
	PREFERRED FAMILY	928	221.39	661	89.94	627	182.40
	STANDARD FAMILY	227	231.41	129	95.81	122	192.58
	STANDARD RISK	65	355.38	44	83.82	42	156.43
	NONSTANDARD RISK	59	371.53	21	145.19	22	351.00
	JUA	3	703.33	0	0.00	0	0.00
	SUB-TOTAL	1,282	1883.04	855	414.77	813	882.41
65802	POLICY TYPE						
	PREFERRED FAMILY	13,386	187.73	9,365	72.47	8,776	151.63
	STANDARD FAMILY	3,353	233.39	1,927	81.79	1,824	174.18
	STANDARD RISK	638	322.66	297	119.07	271	262.18
	NONSTANDARD RISK	862	362.66	210	170.15	208	398.45
	JUA	13	566.31	3	264.33	3	1380.33
	SUB-TOTAL	18,252	1672.74	11,802	707.82	11,082	2366.78
65803	POLICY TYPE						
	PREFERRED FAMILY	15,570	185.49	10,795	72.60	10,123	149.66
	STANDARD FAMILY	3,758	231.37	2,048	76.74	1,921	164.91
	STANDARD RISK	649	326.18	292	113.03	278	255.08
	NONSTANDARD RISK	827	357.01	199	165.31	200	378.76
	JUA	16	800.13	1	121.00	1	430.00
	SUB-TOTAL	20,820	1900.17	13,335	548.68	12,523	1378.40
65804	POLICY TYPE						
	PREFERRED FAMILY	19,901	201.73	16,540	84.23	15,749	166.32
	STANDARD FAMILY	4,307	239.75	3,290	81.70	3,141	192.67
	STANDARD RISK	704	309.89	435	127.54	426	262.18
	NONSTANDARD RISK	633	413.93	238	174.21	234	425.69
	JUA	9	494.67	2	209.50	2	650.00
	SUB-TOTAL	25,554	1659.97	20,505	677.18	19,552	1696.86
65805	POLICY TYPE						
	PREFERRED FAMILY	83	213.47	66	81.17	62	169.23
	STANDARD FAMILY	40	225.68	23	93.43	22	187.18
	STANDARD RISK	9	280.44	6	102.67	5	220.00
	NONSTANDARD RISK	6	258.17	2	52.00	2	151.50
	JUA	4	1562.75	3	944.67	3	2038.67
	SUB-TOTAL	142	2540.51	100	1273.93	94	2766.57

(CONTINUED)

MISSOURI DEPARTMENT OF INSURANCE
1991 SUMMARY OF AUTOMOBILE ZIP CODE DATA
WRITTEN EXPOSURES BY COVERAGE TYPE

AUTOMOBILE ZIP CODE ANALYSIS		LIABILITY EXPOSURES	AVERAGE LIABILITY PREMIUM	COMPREHEN- SIVE EXPOSURES	AVERAGE COMPREHEN- SIVE PREMIUM	COLLISION EXPOSURES	AVERAGE COLLISION PREMIUM
ZIP	POLICY TYPE						
65806	PREFERRED FAMILY	2,280	196.85	1,486	72.60	1,387	158.24
	STANDARD FAMILY	579	253.23	305	81.31	289	184.70
	STANDARD RISK	149	362.46	64	113.27	62	277.11
	NONSTANDARD RISK	226	367.73	50	143.90	49	350.02
	JUA	5	378.80	0	0.00	0	0.00
	SUB-TOTAL	3,239	1559.07	1,905	411.07	1,787	970.07
65807	POLICY TYPE						
	PREFERRED FAMILY	21,009	198.37	16,751	80.15	15,979	162.29
	STANDARD FAMILY	4,153	249.76	2,914	82.96	2,794	183.24
	STANDARD RISK	784	333.48	474	126.73	457	278.02
	NONSTANDARD RISK	788	402.58	272	182.15	272	424.41
	JUA	24	604.83	6	175.00	6	455.67
	SUB-TOTAL	26,758	1789.03	20,417	646.99	19,508	1503.64
65808	POLICY TYPE						
	PREFERRED FAMILY	399	200.38	318	97.96	298	195.45
	STANDARD FAMILY	150	230.07	111	94.77	105	187.21
	STANDARD RISK	33	201.21	20	152.30	22	208.09
	NONSTANDARD RISK	28	418.50	13	237.62	13	567.62
	SUB-TOTAL	610	1050.17	462	582.65	438	1158.37
65809	POLICY TYPE						
	PREFERRED FAMILY	2,107	213.62	1,789	101.31	1,724	185.76
	STANDARD FAMILY	536	243.60	401	87.65	377	206.74
	STANDARD RISK	34	161.06	26	96.35	26	174.35
	NONSTANDARD RISK	55	422.36	19	199.26	18	496.78
	JUA	1	321.00	0	0.00	0	0.00
	SUB-TOTAL	2,733	1361.64	2,235	484.57	2,145	1063.63
65810	POLICY TYPE						
	PREFERRED FAMILY	3,303	217.39	2,716	90.16	2,618	174.99
	STANDARD FAMILY	708	254.93	515	88.03	503	193.31
	STANDARD RISK	87	161.94	60	88.32	62	151.77
	NONSTANDARD RISK	112	405.25	56	145.18	56	341.32
	SUB-TOTAL	4,210	1039.51	3,347	411.68	3,239	861.40
99999	POLICY TYPE						
	PREFERRED FAMILY	1,997	193.35	1,247	107.60	1,153	198.06
	STANDARD FAMILY	844	283.48	448	178.92	422	317.05
	STANDARD RISK	107	203.64	60	51.53	54	208.19
	NONSTANDARD RISK	1,405	262.05	245	181.64	243	485.50
	JUA	14	501.43	3	376.00	3	674.00
	SUB-TOTAL	4,367	1443.97	2,003	895.69	1,875	1882.80
TOTAL		3,206,930		2,286,842		2,155,105	

EXPERIENCE AND DISTRIBUTION BY COVERAGE AMOUNT

The following pages contain pure premium and average premium figures for 1990 and 1991 by coverage amount limit for liability and deductible for physical damage coverages. Also included in this exhibit is a distribution of business by coverage limit and deductible.

The following definitions may be useful to individuals interested in this report.

Pure Premium

Average loss cost per unit of exposure. Losses paid divided by written exposures. No loading has been added for commissions, taxes, reserves, and expenses.

Average Premium

Written premium divided by written exposures.

Rating Factor

The pure premium of the respective range limit divided by the pure premium for the base range limit. Measures the relative risk of a range limit to that of the base.

Paid Loss Ratio

Paid losses divided by written premium. Also known as a cash flow loss ratio. It does not take into account any reserves for future losses or unearned premium.

Important Note: The average premium and pure premium for some of the lower limits of liability coverage are higher than those respective premiums for the higher limits. On the surface this data appears to be in error; however, there is an inverse relationship that exists between the limits chosen by an individual and the individual's risk characteristics i.e. The higher risk individuals usually choose lower limits of liability in order to keep their total premium at a minimum. In summary, the higher risk individuals have distorted the data.

MISSOURI PRIVATE PASSENGER AUTOMOBILE
Pure Premium and Average Premium by Range Limit

Liability

Range Limit	1990 Pd. Pure Premium	1991 Pd. Pure Premium	% Change	2-Year Rating Factor	1990 Average Premium	1991 Average Premium	% Change	1990 Pd. Loss Ratio	1991 Pd. Loss Ratio
25/ 50	146.13	143.45	-1.8%	1.00	206.88	230.63	11.5%	70.6%	62.2%
50/ 100	99.55	163.67	64.4%	0.91	179.48	199.20	11.0%	55.5%	82.2%
100/ 300	143.72	104.42	-27.3%	0.86	195.05	215.62	10.5%	73.7%	48.4%
250/ 500	203.33	216.31	6.4%	1.45	222.15	245.28	10.4%	91.5%	88.2%
500/1000+	1332.99	1652.27	24.0%	10.38	327.19	348.73	6.6%	407.4%	473.8%
Total	139.80	148.25	6.0%		196.03	217.62	11.0%	71.3%	68.1%

Comprehensive

Range Limit	1990 Pd. Pure Premium	1991 Pd. Pure Premium	% Change	2-Year Rating Factor	1990 Average Premium	1991 Average Premium	% Change	1990 Pd. Loss Ratio	1991 Pd. Loss Ratio
0 - 3,700	42.37	39.89	-5.8%	0.63	65.67	70.17	6.9%	64.5%	56.9%
3,701 - 8,000	47.76	41.60	-12.9%	0.69	61.22	62.28	1.7%	78.0%	66.8%
8,001 - 17,500	68.79	62.02	-9.8%	1.00	103.66	103.60	-0.1%	66.4%	59.9%
17,501 - 24,000	94.72	83.41	-11.9%	1.36	157.99	156.93	-0.7%	60.0%	53.2%
24,001+	133.44	118.48	-11.2%	1.92	209.86	203.99	-2.8%	63.6%	58.1%
Total	63.36	58.15	-8.2%		93.15	96.79	3.9%	68.0%	60.1%

Collision

Range Limit	1990 Pd. Pure Premium	1991 Pd. Pure Premium	% Change	2-Year Rating Factor	1990 Average Premium	1991 Average Premium	% Change	1990 Pd. Loss Ratio	1991 Pd. Loss Ratio
0 - 3,700	79.83	76.67	-4.0%	0.62	120.70	135.15	12.0%	64.5%	56.7%
3,701 - 8,000	87.71	80.72	-8.0%	0.67	133.73	135.22	1.1%	78.0%	59.7%
8,001 - 17,500	131.09	122.43	-6.6%	1.00	198.23	194.69	-1.8%	66.4%	62.9%
17,501 - 24,000	168.29	150.18	-10.8%	1.25	248.96	247.06	-0.8%	60.0%	60.8%
24,001+	231.30	210.61	-8.9%	1.74	300.51	297.31	-1.1%	63.6%	70.8%
Total	119.75	113.76	-5.0%		179.52	182.78	1.8%	68.0%	62.2%

MISSOURI PRIVATE PASSENGER AUTOMOBILE
Coverage Amount Distribution

Liability

Limit Range	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Increase	1990-1991 Written Exposures	Distr.
25/ 50	1,046,336	32.8%	1,039,830	32.4%	-0.6%	2,086,166	32.6%
50/ 100	955,810	29.9%	948,418	29.6%	-0.8%	1,904,228	29.8%
100/ 300	1,048,190	32.8%	1,069,970	33.4%	2.1%	2,118,160	33.1%
250/ 500	126,990	4.0%	129,817	4.0%	2.2%	256,807	4.0%
500/1000+	16,491	0.5%	18,895	0.6%	14.6%	35,386	0.6%
Total	3,193,817		3,206,930		0.4%	6,400,747	

Comprehensive

Limit Range	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Increase	1990-1991 Written Exposures	Distr.
0 - 3,700	151,633	6.7%	152,377	6.7%	0.5%	304,010	6.7%
3,701 - 8,000	781,687	34.4%	676,239	29.6%	-13.5%	1,457,926	32.0%
8,001 - 17,500	1,123,458	49.5%	1,202,617	52.6%	7.0%	2,326,075	51.0%
17,501 - 24,000	145,935	6.4%	173,981	7.6%	19.2%	319,916	7.0%
24,001+	67,264	3.0%	81,628	3.6%	21.4%	148,892	3.3%
Total	2,269,977		2,286,842		0.7%	4,556,819	

Collision

Limit Range	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Increase	1990-1991 Written Exposures	Distr.
0 - 3,700	100,436	4.7%	106,764	5.0%	6.3%	207,200	4.8%
3,701 - 8,000	721,520	33.7%	616,207	28.6%	-14.6%	1,337,727	31.1%
8,001 - 17,500	1,108,003	51.7%	1,178,727	54.7%	6.4%	2,286,730	53.2%
17,501 - 24,000	145,654	6.8%	172,603	8.0%	18.5%	318,257	7.4%
24,001+	67,046	3.1%	80,804	3.7%	20.5%	147,850	3.4%
Total	2,142,659		2,155,105		0.6%	4,297,764	

EXPERIENCE AND DISTRIBUTION BY POLICY TYPE

The following pages contain pure premium and average premium figures for 1990 and 1991 by policy type. Also included in this exhibit is a distribution of business by policy type.

Policy types are defined as follows:

Preferred Family - A policy form at least equal to Family Automobile ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.

Standard Family - A policy form at least equal to Family Automobile ordinarily offered to risks categorized as better than average at rates at or near the industry average.

Standard Risk - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as average or slightly below average at rates at or slightly above the industry average.

Nonstandard Basic - A policy form of the Basic Automobile type ordinarily offered to risks evaluated as poor or below average at rates considerably greater than the industry average.

JUA (Joint Underwriting Association) Basic - A policy written under 303.200 RSMo.

The following definitions may be useful to individuals interested in this report:

Pure Premium - Average loss cost per unit of exposure. Losses paid divided by written exposures. No loading has been added for commissions, taxes, reserves, and expenses.

Average Premium - Written premium divided by written exposures.

MISSOURI PRIVATE PASSENGER AUTOMOBILE
Pure Premium and Average Premium by Policy Type

Policy Type	Liability				Comprehensive				Collision				All Coverages			
	Pure Premium	% Change From '90	Average Premium	% Change From '90	Pure Premium	% Change From '90	Average Premium	% Change From '90	Pure Premium	% Change From '90	Average Premium	% Change From '90	Pure Premium	% Change From '90	Average Premium	% Change From '90
Preferred	138.32	9.1%	197.21	10.6%	58.64	-7.6%	92.51	3.7%	110.04	-4.4%	172.25	1.3%	307.00	0.5%	461.97	5.6%
Standard Family	161.59	-0.6%	243.81	14.0%	49.91	-12.4%	101.66	6.6%	111.96	-10.2%	193.53	3.2%	323.46	-6.0%	539.00	8.5%
Standard Risk	232.59	0.9%	345.62	15.0%	78.76	-1.1%	154.41	1.8%	188.85	5.5%	321.86	6.1%	500.19	2.3%	821.89	8.8%
Nonstandard	204.07	-13.6%	378.07	-5.4%	74.64	-17.2%	167.64	-5.6%	189.62	-12.7%	368.75	-3.6%	468.34	-13.9%	914.47	-4.7%
JUA	341.39	19.2%	683.75	20.4%	95.74	17.2%	396.30	35.6%	302.74	54.6%	770.05	25.6%	739.88	31.2%	1850.11	25.6%
Total	148.25	6.0%	217.62	11.0%	58.15	-8.2%	96.79	3.9%	113.76	-5.0%	182.78	1.8%	320.16	-0.9%	497.19	6.1%

MISSOURI PRIVATE PASSENGER AUTOMOBILE
Policy Type Distribution by Coverage

Liability

Policy Type	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Inc/Dec	1990-1991 Written Exposures	Distr.
Preferred	2,491,290	78.00%	2,463,561	76.82%	-1.11%	4,954,851	77.41%
Standard Family	474,685	14.86%	503,740	15.71%	6.12%	978,425	15.29%
Standard Risk	119,642	3.75%	115,855	3.61%	-3.17%	235,497	3.68%
Nonstandard	101,381	3.17%	115,988	3.62%	14.41%	217,369	3.40%
JUA	6,819	0.21%	7,786	0.24%	14.18%	14,605	0.23%
Total	3,193,817		3,206,930		0.41%	6,400,747	

Comprehensive

Policy Type	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Inc/Dec	1990-1991 Written Exposures	Distr.
Preferred	1,847,726	81.40%	1,858,437	81.27%	0.58%	3,706,163	81.33%
Standard Family	327,675	14.44%	333,300	14.57%	1.72%	660,975	14.51%
Standard Risk	62,553	2.76%	57,980	2.54%	-7.31%	120,533	2.65%
Nonstandard	30,666	1.35%	35,514	1.55%	15.81%	66,180	1.45%
JUA	1,357	0.06%	1,611	0.07%	18.72%	2,968	0.07%
Total	2,269,977		2,286,842		0.74%	4,556,819	

Collision

Policy Type	1990 Written Exposures	Distr.	1991 Written Exposures	Distr.	1990-1991 Percentage Inc/Dec	1990-1991 Written Exposures	Distr.
Preferred	1,746,063	81.49%	1,752,043	81.30%	0.34%	3,498,106	81.39%
Standard Family	305,826	14.27%	311,589	14.46%	1.88%	617,415	14.37%
Standard Risk	59,067	2.76%	54,563	2.53%	-7.63%	113,630	2.64%
Nonstandard	30,346	1.42%	35,299	1.64%	16.32%	65,645	1.53%
JUA	1,357	0.06%	1,611	0.07%	18.72%	2,968	0.07%
Total	2,142,659		2,155,105		0.58%	4,297,764	

MISSOURI PRIVATE PASSENGER AUTOMOBILE
Policy Type Distribution by Coverage

All Coverages Combined

Policy Type	1990	Distr.	1991	Distr.	1990-1991	1990-1991	Distr.
	Written Exposures		Written Exposures		Percentage Inc/Dec	Written Exposures	
Preferred	6,085,079	80.00%	6,074,041	79.41%	-0.18%	12,159,120	79.70%
Standard Family	1,108,186	14.57%	1,148,629	15.02%	3.65%	2,256,815	14.79%
Standard Risk	241,262	3.17%	228,398	2.99%	-5.33%	469,660	3.08%
Nonstandard	162,393	2.13%	186,801	2.44%	15.03%	349,194	2.29%
JUA	9,533	0.13%	11,008	0.14%	15.47%	20,541	0.13%
Total	7,606,453		7,648,877		0.56%	15,255,330	

AVERAGE PREMIUM

The following study was completed in two sections. The first section contains the total average premiums by zip code for the private passenger automobile insurance industry in Missouri.

The second section of this study lists each company and their average premium for 1991.

The following pages consist of approximately 95% of the market. Average premium used in this study consisted of bodily injury, property damage, comprehensive, and collision coverages.

Many problems exist with the use of average premiums for relativity comparisons between companies and zip codes. Some reasons for the differences in relative premiums exist because of varying traffic conditions, age distribution of drivers, law enforcement, income/wage levels, types of vehicles insured, limits and deductibles carried, socio-economic factors, vehicle theft and fraud, auto repair costs, and underwriting.

The data used in this report comes from the zip code reports filed annually with the Missouri Department of Insurance by the individual companies. The accuracy of this report is very much dependent on the accuracy of the companies filing the data.

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ZIP CODE ANALYSIS
AVERAGE PREMIUM WRITTEN BY COVERAGE
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
63001	238.38	134	192.05	83	82.42	88	512.85
63005	280.85	4,275	237.99	3,697	115.02	3,881	633.86
63006	260.80	118	199.30	90	104.97	95	565.07
63010	286.65	20,212	215.41	13,814	105.22	14,512	607.27
63011	261.43	29,190	205.53	24,128	92.46	25,147	559.42
63012	295.50	5,126	226.02	3,379	112.36	3,526	633.87
63013	179.92	1,202	173.33	653	104.22	707	457.48
63014	170.16	602	155.42	362	97.43	409	423.01
63015	223.18	1,182	202.85	726	100.01	758	526.05
63016	281.35	4,370	220.09	2,607	109.36	2,762	610.79
63017	276.31	29,115	224.12	25,204	105.14	26,026	605.56
63018	225.06	35	224.00	28	103.39	28	552.45
63019	237.02	2,677	204.91	1,858	110.82	1,946	552.75
63020	242.74	11,150	201.58	6,859	108.20	7,243	552.52
63021	259.27	29,236	204.00	24,203	90.20	25,152	553.47
63022	231.67	135	196.75	103	95.78	104	524.19
63023	271.22	2,599	210.08	1,438	104.44	1,546	585.73
63025	259.33	4,909	198.59	3,569	87.62	3,717	545.53
63026	261.27	24,281	199.17	17,867	87.32	18,716	547.76
63027	155.25	12	180.14	7	81.20	10	416.59
63028	239.92	12,624	205.06	8,068	111.07	8,465	556.04
63029	231.91	11	180.20	10	94.55	11	506.65
63030	234.04	183	185.88	107	100.33	108	520.25
63031	245.01	35,517	185.71	27,144	83.18	28,448	513.89
63032	249.95	139	205.55	97	100.91	102	556.41
63033	244.17	32,317	191.11	25,172	86.95	26,366	522.23
63034	251.16	10,461	193.04	8,530	89.73	8,891	533.93
63035	161.67	3	311.00	3	79.00	3	551.67
63036	186.65	443	165.20	230	93.73	244	445.58
63037	181.07	2,014	174.96	1,170	100.78	1,291	456.81
63038	264.33	2,638	207.36	2,090	97.46	2,213	569.15
63039	209.72	782	198.55	454	99.43	482	507.70
63040	250.27	2,174	207.85	1,860	95.78	1,930	553.91
63041	219.60	218	193.33	133	100.39	145	513.32
63042	250.64	14,677	194.08	11,058	87.58	11,564	532.30
63043	257.61	16,100	203.99	12,489	91.91	12,994	553.52
63044	251.07	12,770	185.93	9,746	85.09	10,231	522.08
63045	256.89	65	197.98	55	87.85	60	542.72
63047	251.32	217	204.53	126	113.51	136	569.36
63048	235.98	1,569	194.93	1,082	104.68	1,136	535.59
63049	278.93	8,702	214.76	5,560	104.53	5,826	598.22
63050	249.27	7,845	202.24	4,771	108.48	5,050	560.00
63051	293.23	6,981	222.63	4,195	109.44	4,418	625.31
63052	296.55	11,058	223.95	7,206	111.15	7,566	631.65
63053	270.58	108	236.57	58	121.43	61	628.58
63054	57.00	3	132.00	1	96.00	1	285.00
63055	208.86	1,248	204.31	755	106.16	826	519.34
63056	179.32	1,308	177.96	693	99.75	777	457.03
63057	279.00	5	327.00	4	110.20	5	716.20
63060	203.78	1,380	188.40	744	103.52	783	495.70
63061	209.98	182	187.28	102	96.54	112	493.81

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
63065	225.08	115	195.43	72	101.28	81	521.79
63066	247.40	200	218.53	121	114.74	125	580.66
63068	174.51	2,993	160.10	1,814	97.82	1,996	432.43
63069	225.16	7,789	204.09	5,033	101.86	5,272	531.10
63070	262.52	3,255	208.35	1,905	107.70	2,016	578.57
63071	211.81	466	180.80	207	101.53	224	494.14
63072	216.38	1,754	205.36	1,014	103.20	1,078	524.94
63073	223.84	43	239.84	31	131.48	33	595.16
63074	268.41	10,595	189.38	7,303	99.38	7,708	557.16
63077	197.56	6,395	192.01	3,596	100.72	3,805	490.29
63078	295.33	3	794.00	1	321.00	1	1410.33
63079	176.43	243	190.54	140	102.88	154	469.85
63080	188.44	7,798	174.99	4,603	104.03	4,877	467.46
63083	244.32	19	201.17	6	105.67	9	551.15
63084	198.76	8,057	190.53	4,736	101.22	5,021	490.50
63087	203.42	456	186.86	239	102.61	249	492.89
63088	252.73	2,880	203.69	2,079	89.33	2,151	545.75
63089	209.15	3,478	199.79	2,073	104.36	2,208	513.30
63090	198.52	12,925	188.87	8,319	100.47	8,976	487.86
63091	166.33	851	152.89	545	93.07	591	412.29
63101	319.29	497	303.70	371	191.96	395	814.95
63102	336.89	401	286.39	283	222.33	314	845.61
63103	347.09	1,192	292.57	770	186.88	833	826.54
63104	336.14	5,682	283.37	3,685	187.99	3,899	807.50
63105	291.44	9,895	238.23	8,116	124.58	8,471	654.25
63106	346.02	1,449	295.13	762	179.57	799	820.72
63107	328.90	3,436	285.62	1,963	179.87	2,053	794.38
63108	359.19	6,455	312.98	4,566	217.13	4,812	889.30
63109	243.20	19,602	196.98	14,587	107.11	15,418	547.30
63110	303.84	6,964	245.58	4,524	141.67	4,765	691.09
63111	289.85	9,097	220.13	5,422	122.11	5,740	632.09
63112	341.03	6,122	289.20	4,068	193.23	4,230	823.46
63113	335.91	4,102	283.46	2,468	178.29	2,576	797.66
63114	266.15	24,080	189.29	16,130	96.65	16,986	552.09
63115	314.74	8,109	276.64	5,140	181.97	5,357	773.35
63116	263.85	24,225	203.87	16,801	112.93	17,698	580.65
63117	261.21	7,228	215.92	5,398	109.76	5,708	586.89
63118	322.50	8,829	261.42	4,976	164.34	5,287	748.26
63119	246.29	23,997	187.26	18,769	85.61	19,725	519.15
63120	327.75	3,366	279.92	2,087	177.37	2,180	785.04
63121	290.13	15,598	245.15	10,406	141.54	10,838	676.82
63122	255.06	28,180	193.99	22,720	86.57	24,057	535.62
63123	244.70	37,565	182.43	29,141	81.15	30,726	508.28
63124	298.57	8,193	234.12	7,020	117.54	7,395	650.23
63125	249.80	23,401	184.85	17,246	81.69	18,206	516.34
63126	240.11	12,775	185.99	10,311	82.95	10,873	509.05
63127	248.73	3,489	203.86	2,776	97.60	2,921	550.19
63128	254.78	21,955	198.43	17,934	89.63	18,754	542.83
63129	259.11	32,653	198.99	26,497	88.42	27,614	546.52
63130	300.11	18,334	248.28	13,057	138.35	13,677	686.75
63131	275.40	13,880	224.79	11,911	110.37	12,403	610.56

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63132	272.71	9,588	214.94	7,344	106.28	7,713	593.93
63133	304.11	3,473	244.91	2,179	136.79	2,268	685.80
63134	273.22	8,825	203.11	5,895	108.53	6,168	584.86
63135	272.75	13,984	196.66	9,535	103.47	10,075	572.88
63136	278.38	27,749	218.41	19,187	114.99	20,020	611.79
63137	255.43	13,272	186.76	9,654	95.95	10,149	538.15
63138	267.74	13,428	200.48	9,758	100.98	10,323	569.20
63139	262.53	15,278	206.35	10,914	112.44	11,545	581.32
63140	298.36	531	221.69	293	124.29	307	644.34
63141	276.10	17,200	231.28	14,758	112.52	15,377	619.90
63142	206.00	7	141.00	6	68.83	6	415.83
63143	258.08	6,499	198.69	4,172	100.83	4,380	557.59
63144	252.18	7,224	203.42	5,712	92.95	5,990	548.55
63145	243.31	77	186.72	47	94.94	51	524.98
63146	258.38	21,478	210.09	17,785	93.80	18,568	562.26
63147	332.88	4,654	277.18	2,938	175.60	3,058	785.66
63148	241.50	2	227.00	2	66.33	3	534.83
63149	655.00	-1	.	.	.	.	.
63150	407.00	2	.	.	.	.	.
63151	282.96	23	226.39	18	142.22	18	651.57
63154	186.00	1	164.00	1	62.00	1	412.00
63155	239.00	7	186.00	5	96.40	5	521.40
63156	275.87	38	223.15	20	108.46	26	607.48
63157	254.09	11	178.88	8	100.63	8	533.59
63158	275.00	8	187.88	8	107.25	8	570.13
63159	202.50	2	79.00	1	41.00	1	322.50
63160	377.00	2	.	.	.	.	.
63161	166.00	1	82.00	1	33.00	1	281.00
63163	370.43	14	313.78	9	183.11	9	867.32
63164	165.00	2	.	.	.	.	.
63166	320.26	62	265.37	52	153.83	53	739.45
63167	315.50	6	318.20	5	150.40	5	784.10
63168	91.25	4	118.00	1	68.00	1	277.25
63169	247.40	5	280.75	4	114.50	4	642.65
63170	100.50	2	235.00	1	185.00	1	520.50
63171	615.00	1	.	.	.	.	.
63172	39.50	2	.	.	.	.	.
63174	.	.	.	.	115.00	1	.
63176	329.00	1	145.00	1	76.00	1	550.00
63177	290.35	26	258.85	20	153.52	21	702.72
63178	278.06	53	294.48	40	165.61	41	738.14
63179	183.20	5	332.67	3	150.67	3	666.53
63185	119.25	4	112.00	2	80.50	2	311.75
63188	197.47	17	193.08	12	113.67	12	504.22
63199	345.00	2	128.00	1	36.00	1	509.00
63301	246.98	31,014	187.35	22,136	88.01	23,418	522.33
63302	252.79	292	189.51	184	94.12	199	536.42
63303	250.07	38,383	197.75	30,240	94.24	31,608	542.05
63330	177.87	142	165.11	84	102.57	93	445.55
63332	215.20	834	187.63	533	85.82	585	488.65
63333	152.69	512	138.76	293	82.55	353	374.01

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63334	163.08	3,811	133.98	2,449	84.70	2,744	381.76
63336	171.08	846	140.82	576	89.58	628	401.48
63337	306.00	1	302.00	1	144.00	1	752.00
63338	276.58	81	177.14	50	85.79	53	539.51
63339	167.09	667	128.08	364	80.10	416	375.27
63340	231.57	14	140.75	4	69.50	4	441.82
63341	239.76	1,706	189.70	1,193	93.17	1,258	522.63
63342	194.74	116	167.60	80	95.90	86	458.24
63343	190.00	2,617	181.03	1,507	99.72	1,620	470.75
63344	168.43	856	151.81	524	95.84	565	416.07
63345	175.60	362	138.26	239	89.51	265	403.37
63346	215.76	55	171.89	38	85.70	43	473.36
63347	191.68	1,343	184.54	745	97.98	808	474.20
63348	227.36	2,266	173.48	1,432	82.82	1,560	483.67
63349	187.47	839	188.07	471	103.70	525	479.23
63350	166.34	416	148.70	238	90.22	263	405.26
63351	167.03	1,074	156.43	605	91.82	677	415.28
63352	169.69	1,027	142.32	626	86.90	710	398.92
63353	164.00	3,443	140.57	2,191	90.63	2,395	395.20
63357	186.23	3,061	174.74	1,880	94.16	2,056	455.13
63359	153.55	817	133.64	485	84.49	570	371.69
63360	224.75	4	154.00	2	73.33	3	452.08
63361	164.08	2,848	140.83	1,882	90.89	2,121	395.80
63362	196.62	1,766	190.42	1,038	106.70	1,142	493.74
63363	163.68	1,073	146.77	641	93.70	707	404.15
63364	142.22	275	139.82	170	93.51	187	375.56
63365	244.77	248	202.95	169	92.59	181	540.31
63366	243.46	18,920	188.58	13,137	90.74	13,840	522.77
63367	254.39	5,647	201.90	4,504	98.68	4,688	554.96
63369	196.85	1,209	189.60	827	103.92	891	490.37
63370	167.50	44	160.48	21	85.24	25	413.22
63371	143.39	33	149.94	16	94.88	17	388.21
63373	250.61	685	193.54	423	91.02	463	535.17
63376	245.61	32,707	192.02	24,902	91.23	26,094	528.86
63377	178.69	1,372	177.34	851	103.43	930	459.46
63378	179.00	26	177.21	19	84.26	19	440.47
63379	190.46	7,342	186.14	4,683	106.45	5,020	483.05
63380	144.10	20	133.47	15	62.07	15	339.63
63381	180.56	327	170.75	201	99.08	221	450.39
63382	166.98	2,882	131.06	1,979	84.32	2,200	382.35
63383	171.83	6,816	170.51	4,494	91.92	4,791	434.26
63384	165.91	1,302	147.51	775	89.71	894	403.13
63385	244.23	6,718	184.28	4,536	88.43	4,814	516.94
63386	230.15	898	180.61	546	85.86	578	496.61
63387	180.91	89	162.40	50	95.71	55	439.02
63388	172.10	429	154.76	236	94.13	261	420.99
63389	196.19	2,524	186.22	1,563	104.49	1,663	486.90
63390	187.10	3,548	177.68	2,107	96.02	2,261	460.81
63401	172.99	12,859	146.03	8,329	95.68	8,806	414.70
63430	155.68	536	139.35	287	85.90	319	380.93
63431	170.11	210	132.46	123	77.94	148	380.52

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63432	145.63	430	123.99	225	76.39	271	346.01
63433	163.17	41	142.20	20	81.40	20	386.77
63434	151.42	320	121.34	175	71.81	212	344.57
63435	166.86	2,262	144.30	1,476	93.16	1,672	404.31
63436	155.63	876	137.75	530	91.25	612	384.63
63437	148.86	1,358	133.74	763	80.13	882	362.73
63438	159.43	352	137.16	197	91.59	221	388.19
63439	163.12	177	154.14	96	103.40	104	420.66
63440	164.07	1,008	135.45	585	85.53	655	385.05
63441	155.90	761	129.81	406	80.42	461	366.13
63442	176.37	54	150.72	25	92.50	28	419.59
63443	151.70	361	128.50	214	78.16	234	358.35
63445	161.55	2,859	140.38	1,845	89.91	2,041	391.84
63446	146.64	544	127.53	274	82.36	330	356.52
63447	145.41	779	131.24	447	83.88	492	360.52
63448	172.28	1,347	144.89	832	92.45	959	409.63
63450	152.66	160	131.62	89	91.00	97	375.28
63451	137.74	307	129.97	216	82.64	245	350.35
63452	157.53	933	131.71	544	83.47	623	372.72
63453	156.93	345	142.73	189	84.61	223	384.27
63454	162.79	632	142.63	342	91.16	391	396.58
63456	167.37	2,793	136.53	1,911	87.50	2,049	391.39
63457	153.19	258	145.52	165	94.12	180	392.83
63458	137.21	155	116.49	85	68.81	97	322.52
63459	161.40	2,477	141.40	1,467	90.26	1,621	393.06
63460	134.90	387	122.23	231	79.55	273	336.68
63461	165.60	3,817	141.47	2,368	91.15	2,607	398.22
63462	153.15	1,144	134.92	750	85.88	854	373.95
63463	156.83	403	134.46	206	82.84	244	374.13
63464	169.50	36	105.05	21	67.64	25	342.19
63465	157.25	414	131.88	260	78.94	296	368.08
63466	137.19	21	119.44	16	72.05	19	328.68
63467	153.67	61	169.70	37	102.00	40	425.37
63468	156.39	2,199	133.53	1,405	84.67	1,609	374.60
63469	150.39	990	125.86	604	78.77	696	355.03
63470	131.55	47	122.53	19	67.73	26	321.81
63471	176.14	564	154.19	353	99.98	391	430.32
63472	158.79	324	146.66	167	90.10	196	395.55
63473	155.07	321	135.63	195	80.98	231	371.69
63474	143.77	553	133.38	300	79.63	358	356.78
63501	175.02	11,562	155.58	7,432	95.95	8,043	426.55
63530	153.00	713	129.32	407	77.05	501	359.38
63531	152.49	456	127.38	255	82.46	299	362.33
63532	161.97	958	137.26	562	84.59	633	383.82
63533	157.54	581	131.75	323	78.86	368	368.15
63534	153.40	685	130.28	398	80.46	471	364.14
63535	165.33	99	137.53	40	85.42	53	388.27
63536	144.75	614	125.79	316	74.54	389	345.08
63537	158.46	1,486	133.83	924	91.01	1,030	383.29
63538	156.99	233	138.97	123	84.18	153	380.14
63539	145.97	225	130.46	138	80.44	161	356.87

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63540	186.96	110	142.24	50	78.02	58	407.22
63541	144.76	335	128.22	178	78.00	216	350.98
63543	136.04	292	118.22	147	73.26	171	327.52
63544	143.85	608	128.67	352	84.77	392	357.30
63545	157.37	853	149.73	502	91.16	582	398.26
63546	153.75	1,081	135.99	595	85.28	671	375.02
63547	153.80	410	127.52	221	78.66	262	359.99
63548	157.43	940	143.38	542	90.07	629	390.88
63549	154.82	1,820	130.33	1,036	79.49	1,243	364.64
63551	141.71	382	128.83	178	78.48	213	349.02
63552	167.49	5,651	142.60	3,726	90.50	4,179	400.58
63555	149.65	2,328	132.99	1,335	83.04	1,535	365.68
63556	160.75	2,163	139.20	1,344	92.18	1,457	392.13
63557	139.00	273	138.28	169	78.67	208	355.96
63558	151.45	710	127.41	451	77.52	528	356.38
63559	160.27	979	137.47	524	85.63	597	383.37
63560	139.81	217	121.28	126	78.44	142	339.52
63561	152.88	866	141.32	438	83.21	522	377.41
63563	150.83	353	127.77	154	86.97	178	365.57
63565	141.76	2,836	130.25	1,721	83.56	1,922	355.57
63566	134.55	103	124.97	64	75.57	81	335.09
63567	142.00	116	141.90	41	80.55	53	364.45
63601	193.12	8,581	183.04	4,975	106.18	5,197	482.34
63620	163.60	884	159.50	479	94.95	502	418.05
63621	177.29	819	158.35	501	89.76	531	425.39
63622	169.56	698	186.14	366	107.75	389	463.44
63623	178.19	607	174.25	314	96.11	341	448.55
63624	183.67	2,019	170.87	1,062	96.92	1,142	451.46
63625	196.03	408	179.50	218	96.85	236	472.37
63626	216.82	245	213.78	112	108.11	119	538.71
63627	198.27	1,704	168.93	1,047	92.21	1,131	459.41
63628	187.27	6,609	182.42	4,023	104.82	4,181	474.52
63629	168.46	848	151.28	464	84.74	482	404.48
63630	210.30	1,884	198.68	882	111.74	910	520.72
63631	173.00	576	173.13	323	106.58	339	452.70
63632	209.94	34	198.93	14	107.13	15	516.00
63633	172.28	416	163.54	205	89.24	229	425.06
63634	232.33	3	119.00	1	88.00	1	439.33
63636	161.00	410	143.97	207	81.19	220	386.16
63637	199.78	530	174.76	294	97.79	310	472.33
63638	178.66	1,853	160.71	1,128	98.76	1,212	438.13
63639	125.41	242	161.54	102	99.11	114	386.05
63640	194.51	10,756	183.62	7,060	107.53	7,435	485.66
63644	145.74	27	167.50	12	84.50	12	397.74
63645	169.93	6,487	154.63	3,801	88.83	3,993	413.39
63646	178.96	52	185.61	18	103.81	21	468.38
63648	189.25	816	184.48	426	102.67	459	476.40
63649	283.00	1	.	.	.	.	.
63650	179.17	2,635	162.13	1,537	92.57	1,635	433.87
63651	190.51	45	180.96	23	89.63	27	461.10
63653	189.71	683	177.88	362	101.65	385	469.24

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
63654	171.60	497	158.98	279	95.45	285	426.03
63655	168.08	908	156.42	470	90.40	504	414.90
63656	165.97	364	148.36	168	92.48	182	406.81
63658	120.00	2	.	.	.	.	.
63659	137.25	4	128.33	3	74.67	3	340.25
63660	214.18	1,649	195.53	730	104.79	767	514.50
63661	179.48	31	140.14	22	78.00	24	397.62
63662	166.14	734	172.69	416	94.57	469	433.39
63663	178.26	480	159.93	296	89.86	317	428.05
63664	184.34	5,120	189.56	2,662	108.41	2,811	482.31
63665	162.01	177	147.47	102	83.99	114	393.47
63666	209.55	47	158.58	12	83.25	12	451.39
63670	186.90	7,802	160.78	5,066	89.45	5,450	437.14
63673	184.89	1,418	158.19	848	86.36	928	429.44
63674	230.26	65	207.11	28	129.75	28	567.12
63675	163.19	114	158.85	55	94.10	59	416.15
63676	134.46	26	152.11	18	82.53	19	369.10
63680	147.67	3	93.00	2	58.33	3	299.00
63701	182.93	24,547	169.10	16,296	97.01	16,891	449.04
63702	195.96	311	193.85	220	116.57	230	506.38
63730	162.97	2,158	144.54	1,247	88.96	1,311	396.47
63732	164.65	462	151.27	280	83.00	335	398.92
63733	168.82	44	176.33	24	124.15	27	469.30
63735	177.70	562	153.74	352	97.23	362	428.67
63736	175.47	1,695	157.40	1,023	93.50	1,053	426.37
63737	166.77	43	140.08	25	69.86	28	376.70
63738	196.22	58	130.61	31	88.00	34	414.84
63739	169.92	456	146.31	258	86.94	290	403.17
63740	169.27	3,399	145.13	1,931	84.60	2,037	399.00
63742	161.52	143	148.42	78	90.81	80	400.75
63743	161.59	70	141.58	33	82.27	37	385.43
63744	185.61	385	164.15	203	95.31	220	445.07
63745	156.50	86	153.00	45	81.46	48	390.96
63746	175.03	37	141.62	26	79.18	28	395.82
63747	162.84	261	142.62	148	80.69	162	386.14
63748	161.42	705	145.24	412	81.94	477	388.60
63750	184.67	94	178.28	39	95.77	43	458.72
63751	170.04	580	164.09	276	97.30	294	431.43
63752	158.89	624	152.18	393	82.91	416	393.97
63753	139.44	212	144.60	103	84.21	111	368.25
63754	144.33	60	126.73	33	78.06	36	349.12
63755	171.57	11,650	157.97	7,604	90.81	8,029	420.36
63758	162.75	397	144.36	247	87.55	262	394.66
63759	125.25	8	117.67	6	69.33	6	312.25
63760	168.06	372	152.05	207	89.03	218	409.15
63762	158.52	1,095	144.82	573	78.62	622	381.95
63763	174.49	125	168.40	60	100.42	59	443.31
63764	163.12	2,239	153.82	1,198	85.95	1,289	402.88
63765	160.92	36	119.06	17	71.16	19	351.13
63766	169.20	768	159.38	424	94.46	452	423.04
63767	179.10	440	161.75	261	91.07	268	431.92

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
63768	171.29	84	144.86	56	82.33	60	398.48
63769	169.03	933	146.75	540	82.38	587	398.16
63770	197.74	135	156.41	75	82.58	80	436.73
63771	177.56	1,953	161.29	1,126	93.73	1,194	432.58
63772	173.00	54	138.62	39	88.42	43	400.03
63774	150.93	144	127.42	85	74.05	85	352.40
63775	173.79	10,596	152.54	6,364	88.01	6,833	414.34
63776	174.92	25	172.53	17	81.68	19	429.13
63779	191.04	69	164.37	35	84.33	36	439.75
63780	171.56	4,266	149.97	2,550	91.15	2,612	412.68
63781	150.57	763	150.44	439	88.36	481	389.36
63782	160.69	145	160.34	61	88.58	65	409.62
63783	153.63	173	146.67	104	84.05	112	384.36
63784	173.46	213	153.42	121	89.49	125	416.36
63785	161.07	682	150.90	355	81.02	382	392.99
63786	156.76	63	186.11	36	97.26	43	440.13
63787	162.65	467	159.55	247	87.60	267	409.80
63801	191.46	14,044	173.01	9,123	104.34	9,347	468.81
63820	185.29	163	173.93	89	111.95	91	471.17
63821	213.80	535	174.43	286	131.07	297	519.30
63822	171.99	1,869	149.89	1,124	93.29	1,159	415.17
63823	189.58	759	162.44	477	104.81	480	456.83
63824	145.89	74	127.43	42	70.45	44	343.78
63825	180.15	2,539	155.78	1,494	95.95	1,563	431.87
63826	186.11	166	175.57	100	124.85	100	486.53
63827	191.20	513	172.69	324	117.83	327	481.72
63828	188.64	192	170.92	95	103.90	99	463.46
63829	187.40	765	175.06	424	133.40	433	495.86
63830	194.94	3,708	169.32	2,328	116.46	2,373	480.72
63833	192.59	194	163.60	113	111.58	114	467.77
63834	194.19	3,335	175.86	2,089	119.55	2,130	489.61
63837	194.70	883	148.30	512	105.43	532	448.44
63838	178.00	26	178.41	17	101.44	18	457.86
63839	214.42	256	207.83	172	150.30	178	572.55
63840	217.92	97	185.79	72	132.92	74	536.63
63841	180.26	8,134	158.29	5,699	100.83	5,853	439.37
63845	203.10	3,218	183.43	1,929	117.59	1,963	504.12
63846	172.56	1,014	156.65	642	97.36	660	426.57
63847	177.69	70	137.24	29	90.53	30	405.46
63848	189.11	929	160.06	579	121.97	593	471.14
63849	189.54	113	170.18	72	133.93	71	493.65
63850	169.48	122	155.15	71	99.38	73	424.02
63851	195.24	2,150	174.83	1,138	114.59	1,163	484.66
63852	191.24	824	164.38	522	120.06	537	475.69
63853	182.57	207	184.35	133	126.20	139	493.12
63855	187.50	690	179.94	432	132.37	436	499.80
63857	199.56	7,290	165.34	4,779	121.29	4,880	486.19
63860	171.65	157	163.86	100	103.27	103	438.78
63862	193.67	1,067	178.62	663	120.44	672	492.74
63863	189.79	3,751	154.77	2,366	113.12	2,408	457.69
63866	182.03	408	176.35	248	115.78	249	474.16

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
63867	197.34	628	191.18	386	127.22	392	515.74
63868	193.70	631	170.34	319	115.85	327	479.89
63869	203.72	2,089	183.26	1,400	128.72	1,409	515.70
63870	189.24	739	168.68	465	114.93	474	472.85
63871	196.48	69	136.10	40	98.39	41	430.97
63873	185.19	2,938	166.86	1,871	112.63	1,895	464.68
63874	199.75	333	166.53	203	110.63	203	476.92
63875	178.38	39	146.35	26	98.54	26	423.27
63876	204.63	1,330	178.17	831	133.40	844	516.21
63877	203.08	1,911	205.01	1,216	144.91	1,240	553.00
63878	200.01	82	209.28	32	133.32	34	542.62
63879	195.15	488	162.00	278	114.13	280	471.27
63880	205.21	71	181.79	48	124.67	51	511.67
63881	166.54	13	134.40	10	116.50	10	417.44
63882	208.04	296	168.09	161	120.55	164	496.69
63901	184.95	19,684	166.26	11,336	116.79	11,700	468.01
63931	155.41	103	121.94	52	67.05	56	344.40
63932	190.43	918	161.74	502	112.11	518	464.28
63933	186.16	2,291	156.04	1,314	108.54	1,378	450.73
63934	157.84	176	136.11	64	81.66	67	375.60
63935	173.05	4,940	167.55	2,799	97.84	2,941	438.44
63936	172.10	632	154.72	403	102.34	413	429.15
63937	166.20	1,427	172.39	667	102.12	699	440.70
63938	131.45	56	126.57	35	99.09	35	357.10
63939	158.76	766	163.89	405	96.35	429	419.00
63940	187.13	1,013	158.22	560	108.79	573	454.14
63941	166.14	266	153.76	134	90.33	138	410.23
63942	154.51	316	154.51	161	86.86	174	395.88
63943	170.92	457	179.25	204	94.03	212	444.20
63944	168.31	757	162.23	369	99.73	395	430.26
63945	186.09	693	166.32	380	119.53	395	471.93
63947	170.49	126	145.83	54	81.67	57	397.99
63950	192.64	61	194.71	24	173.54	26	560.89
63951	161.15	182	143.71	87	91.13	95	395.99
63952	162.75	256	146.30	114	79.64	122	388.68
63953	175.65	944	165.33	518	95.73	530	436.71
63954	181.93	774	169.62	411	117.76	418	469.31
63955	185.85	191	168.13	86	93.48	90	447.46
63956	168.92	600	160.70	343	87.34	365	416.95
63957	177.25	3,515	157.25	1,972	89.56	2,080	424.06
63959	148.78	41	123.45	22	65.71	24	337.94
63960	167.21	1,904	149.32	1,098	87.15	1,174	403.69
63961	173.13	1,139	161.96	649	114.59	667	449.68
63962	145.99	68	161.85	26	97.33	27	405.16
63963	156.30	93	156.98	50	107.53	51	420.81
63964	167.08	487	148.09	243	88.67	251	403.84
63965	182.03	1,616	177.33	898	114.48	923	473.84
63966	168.55	1,269	146.41	759	89.38	786	404.34
63967	163.28	1,161	154.29	568	88.31	593	405.88
64001	178.21	575	134.39	410	82.03	445	394.63
64010	269.62	53	205.35	26	106.72	29	581.69

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
64011	193.74	1,802	170.55	1,046	89.66	1,123	453.95
64012	218.35	13,689	177.64	9,417	90.70	9,805	486.68
64014	223.81	7,844	184.19	6,125	96.10	6,407	504.10
64015	231.60	19,680	190.64	14,866	98.52	15,537	520.76
64016	217.20	2,696	175.28	1,675	88.36	1,775	480.83
64017	186.26	321	148.52	219	80.45	226	415.23
64018	210.96	627	181.42	401	95.36	425	487.73
64019	174.96	1,362	156.51	801	85.30	879	416.78
64020	183.68	2,535	137.09	1,762	79.71	1,973	400.48
64021	174.41	579	144.66	358	82.84	391	401.91
64022	150.28	157	145.16	105	76.73	111	372.17
64024	206.89	9,943	181.07	6,510	94.56	6,947	482.51
64028	217.32	170	174.14	111	90.19	130	481.65
64029	218.64	3,210	181.28	2,163	92.95	2,279	492.88
64030	252.50	14,535	202.40	10,357	103.96	10,809	558.86
64034	219.78	2,451	179.83	1,783	98.89	1,871	498.49
64035	182.77	801	150.35	464	84.75	515	417.87
64036	193.18	272	157.27	162	85.30	174	435.75
64037	183.98	3,975	149.61	2,654	82.35	2,898	415.94
64040	183.95	3,650	155.39	2,154	85.27	2,346	424.61
64048	216.64	2,795	175.99	1,839	90.34	1,961	482.97
64050	235.06	14,891	177.28	9,281	87.37	9,831	499.71
64051	254.44	213	185.13	123	91.38	130	530.95
64052	230.15	14,696	174.62	9,994	88.20	10,552	492.97
64053	235.95	3,277	169.99	1,878	82.69	1,958	488.64
64054	235.42	2,660	176.87	1,668	88.70	1,749	500.99
64055	240.15	24,503	183.91	18,603	93.80	19,547	517.87
64056	243.34	8,942	183.17	6,084	91.81	6,359	518.32
64057	244.64	5,931	190.02	4,335	97.84	4,513	532.51
64058	247.50	3,792	187.25	2,490	94.85	2,624	529.60
64060	231.63	4,420	185.52	3,184	96.27	3,409	513.43
64061	185.84	1,626	155.18	955	84.95	1,043	425.97
64062	197.37	3,621	175.02	2,335	92.29	2,489	464.68
64063	219.10	24,089	185.24	18,025	95.17	18,957	499.51
64064	226.84	3,778	206.21	3,224	112.77	3,355	545.82
64065	194.07	58	173.18	45	83.73	45	450.98
64066	206.16	132	173.00	84	84.16	89	463.32
64067	192.60	4,002	159.24	2,746	87.02	2,918	438.86
64068	241.49	17,414	191.78	12,820	98.95	13,439	532.22
64070	212.88	1,539	178.84	928	91.31	995	483.04
64071	188.30	597	159.60	368	89.18	391	437.07
64072	230.86	183	198.88	96	97.41	100	527.14
64073	227.78	126	184.00	67	85.28	72	497.06
64074	193.28	486	154.95	339	85.93	353	434.17
64075	219.92	5,352	173.21	3,431	89.10	3,683	482.23
64076	186.59	5,155	157.47	3,372	85.30	3,623	429.35
64077	198.92	1,401	174.72	889	96.61	946	470.26
64078	214.45	4,165	179.40	2,775	94.59	2,934	488.45
64079	219.69	4,237	188.09	2,963	97.81	3,124	505.58
64080	199.29	5,492	169.85	3,641	90.67	3,832	459.81
64081	208.03	4,814	170.37	3,813	90.21	4,001	468.61

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64082	216.35	1,842	186.36	1,474	101.98	1,539	504.69
64083	215.63	5,428	180.05	4,027	96.72	4,225	492.39
64084	196.03	1,142	173.63	677	92.79	722	462.45
64085	195.68	5,499	163.53	3,538	89.29	3,783	448.51
64088	216.76	874	173.35	509	85.72	548	475.83
64089	217.60	3,694	172.85	2,555	88.92	2,761	479.37
64090	186.06	109	149.41	61	83.96	67	419.42
64091	181.35	17	126.93	14	63.13	15	371.41
64092	231.17	83	210.91	35	108.79	39	550.88
64093	199.99	11,617	172.13	7,858	91.77	8,403	463.88
64096	184.21	795	152.06	554	88.77	590	425.04
64097	189.64	1,046	157.03	709	85.89	758	432.57
64098	207.74	2,051	174.33	1,357	88.52	1,451	470.59
64100	227.00	2	165.00	2	73.00	2	465.00
64101	271.50	54	287.55	29	168.07	30	727.12
64102	149.89	36	186.11	19	107.79	19	443.78
64103	246.13	8	168.00	4	79.25	4	493.38
64104	242.56	9	305.50	4	134.75	4	682.81
64105	322.35	876	310.28	633	192.51	651	825.14
64106	291.91	1,038	255.63	606	147.84	641	695.38
64107	322.50	4	219.25	4	182.33	3	724.08
64108	306.87	1,831	279.20	1,160	160.50	1,197	746.57
64109	296.20	3,381	263.24	2,010	148.79	2,095	708.23
64110	295.70	6,450	263.80	4,161	149.39	4,393	708.88
64111	302.51	7,416	276.93	4,604	156.70	4,909	736.15
64112	327.17	4,701	297.82	3,465	174.17	3,671	799.16
64113	280.83	8,514	232.42	6,868	123.63	7,240	636.89
64114	246.37	17,504	201.82	13,507	105.71	14,243	553.91
64115	250.80	20	207.05	19	91.21	19	549.06
64116	239.09	9,747	199.23	7,240	102.74	7,578	541.06
64117	239.92	8,438	193.10	5,800	98.45	6,054	531.48
64118	237.69	25,631	193.75	19,464	99.18	20,300	530.63
64119	237.23	16,468	191.20	12,111	98.42	12,647	526.84
64120	272.77	284	228.97	150	126.93	165	628.68
64121	288.13	8	151.00	5	83.80	5	522.93
64123	285.83	4,084	254.54	2,424	144.11	2,620	684.47
64124	293.07	3,686	254.84	2,096	142.69	2,196	690.60
64125	283.33	844	244.55	412	137.93	438	665.81
64126	283.01	2,346	237.03	1,225	132.45	1,291	652.49
64127	291.75	5,561	253.82	3,146	140.13	3,285	685.70
64128	282.15	5,093	260.28	3,113	144.45	3,218	686.88
64129	275.89	5,114	239.55	3,096	135.70	3,294	651.15
64130	280.24	10,084	270.93	6,334	152.22	6,496	703.39
64131	255.69	13,433	212.85	9,901	108.33	10,389	576.87
64132	272.99	6,458	244.05	3,989	120.03	4,135	637.07
64133	237.40	24,283	183.47	17,954	94.19	18,925	515.06
64134	237.05	14,879	197.38	10,633	102.48	11,152	536.91
64135	270.00	4	210.25	4	108.25	4	588.50
64136	246.19	627	198.26	394	108.72	415	553.18
64137	245.99	6,729	199.55	4,931	102.92	5,173	548.46
64138	242.52	17,425	194.10	12,869	102.10	13,599	538.72

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
64139	244.62	292	191.25	190	98.12	209	534.00
64140	253.33	3	172.00	1	50.00	1	475.33
64141	254.09	230	228.59	163	114.21	170	596.88
64142	242.31	26	203.87	15	137.00	15	583.17
64143	595.50	2	289.00	1	115.00	1	999.50
64144	229.20	5	151.67	3	64.67	3	445.53
64145	255.40	3,176	214.19	2,578	120.01	2,711	589.60
64146	239.56	967	204.15	730	107.00	776	550.71
64147	292.79	178	189.27	88	85.88	90	567.94
64148	257.06	17	192.10	10	99.55	11	548.70
64149	234.70	257	183.12	189	97.98	200	515.79
64150	242.85	955	192.10	633	97.50	661	532.45
64151	237.08	12,998	198.64	9,997	100.88	10,411	536.60
64152	242.21	13,698	197.30	10,288	99.04	10,747	538.55
64153	231.36	1,198	210.58	948	107.05	989	548.99
64154	234.68	2,156	214.46	1,739	110.61	1,805	559.75
64155	237.19	8,222	193.72	6,386	99.19	6,655	530.10
64156	228.81	571	192.41	386	99.84	407	521.06
64157	247.06	411	217.50	268	107.38	278	571.94
64158	210.37	156	195.55	121	100.80	127	506.72
64159	272.33	3	.	.	102.00	1	.
64160	365.00	1	512.00	1	135.00	1	1012.00
64161	234.79	322	177.50	167	84.73	182	497.02
64162	170.00	1	.	.	.	.	.
64163	228.89	338	199.63	214	101.56	221	530.07
64164	205.77	169	173.79	97	90.16	107	469.72
64165	184.17	60	166.83	36	82.58	38	433.58
64166	213.00	238	170.96	180	88.10	189	472.06
64167	188.41	22	194.86	14	108.57	14	491.84
64168	225.68	88	183.25	57	98.32	62	507.25
64170	128.00	1	.	.	.	.	.
64171	0.00	4	0.00	1	163.00	2	163.00
64172	187.00	1	65.00	2	25.00	2	277.00
64177	191.67	3	163.00	2	103.50	2	458.17
64179	76.00	1	.	.	.	.	.
64180	311.00	1	.	.	.	.	.
64182	172.00	1	121.00	1	56.00	1	349.00
64183	237.00	4	273.00	3	113.00	3	623.00
64184	83.00	2	160.00	1	74.00	1	317.00
64188	110.00	1	68.00	1	28.00	1	206.00
64190	311.33	9	311.38	8	137.56	9	760.26
64192	315.33	3	95.00	1	19.00	1	429.33
64195	259.46	35	211.66	29	118.71	34	589.82
64196	336.21	14	176.67	12	108.25	12	621.13
64199	252.78	18	227.55	11	113.73	11	594.05
64401	193.67	982	173.06	648	88.24	690	454.97
64402	150.67	1,806	133.43	1,089	81.44	1,225	365.54
64420	124.00	22	99.67	12	84.92	13	308.59
64421	170.65	484	146.32	243	90.67	263	407.63
64422	151.70	311	132.55	173	78.12	193	362.37
64423	147.80	666	134.97	390	87.84	425	370.61

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
64424	146.18	2,823	132.51	1,705	84.10	1,977	362.79
64425	144.03	283	138.67	174	84.38	185	367.08
64426	140.72	292	135.72	147	74.87	174	351.31
64427	154.89	504	128.38	279	85.93	301	369.20
64428	142.84	760	135.59	440	88.24	481	366.67
64429	175.11	4,843	151.89	3,102	91.06	3,337	418.06
64430	159.08	626	135.61	371	84.59	406	379.29
64431	142.71	376	135.29	226	84.41	262	362.41
64432	193.22	50	212.81	21	128.13	23	534.16
64433	180.62	68	152.86	36	99.77	43	433.25
64434	166.71	411	131.87	229	81.12	266	379.70
64435	167.88	56	160.68	31	93.69	32	422.24
64436	162.78	550	140.86	355	89.55	385	393.19
64437	135.93	511	131.70	297	77.85	325	345.48
64438	141.06	207	136.66	110	83.85	130	361.58
64439	205.09	1,218	168.72	773	89.20	829	463.01
64440	167.18	532	149.18	313	77.02	328	393.38
64441	138.14	157	137.08	85	76.88	111	352.11
64442	137.06	594	137.54	353	82.31	413	356.91
64443	175.89	865	147.84	514	79.31	556	403.04
64444	215.16	899	172.12	519	88.23	562	475.51
64445	137.85	299	124.47	158	81.17	181	343.49
64446	147.09	1,150	133.56	729	80.78	808	361.44
64447	113.00	23	130.38	13	81.46	13	324.85
64448	182.59	859	164.84	527	92.35	567	439.78
64449	164.20	348	145.21	189	88.94	199	398.36
64451	153.18	407	144.02	251	91.95	256	389.15
64452	144.84	43	152.50	20	81.22	23	378.55
64453	143.27	184	125.87	93	77.00	105	346.14
64454	191.13	1,641	166.40	1,010	90.97	1,081	448.50
64455	146.14	408	132.58	212	82.88	232	361.60
64456	135.21	1,328	124.71	697	82.72	814	342.64
64457	143.47	224	129.87	118	87.45	141	360.79
64458	132.32	153	130.60	67	83.93	72	346.85
64459	158.23	378	152.40	273	96.65	292	407.28
64461	153.26	834	125.14	447	71.96	528	350.35
64463	153.62	1,187	142.54	734	82.98	838	379.14
64464	111.14	7	163.00	1	49.00	2	323.14
64465	190.88	2,422	163.14	1,529	92.27	1,623	446.28
64466	152.36	517	135.92	344	82.19	367	370.47
64467	131.27	168	118.49	102	73.93	113	323.69
64468	173.61	6,973	149.24	4,536	96.30	4,977	419.15
64469	154.85	1,434	132.62	892	82.05	975	369.53
64470	138.08	1,416	128.27	982	80.31	1,041	346.66
64471	146.77	425	125.99	204	75.67	266	348.42
64472	115.20	5	81.75	4	59.25	4	256.20
64473	142.98	1,308	136.36	854	86.99	904	366.33
64474	150.58	644	137.92	395	89.40	424	377.90
64475	140.21	398	117.33	211	80.69	235	338.22
64476	158.88	329	143.03	190	85.14	218	387.05
64477	186.77	2,079	162.45	1,281	89.48	1,371	438.70

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64478	132.78	176	124.33	100	84.20	117	341.31
64479	149.92	726	124.15	408	76.68	485	350.75
64480	142.67	277	127.49	152	77.79	167	347.95
64481	136.74	826	133.11	445	79.85	541	349.70
64482	157.71	1,956	136.53	1,284	86.39	1,419	380.64
64483	171.33	450	136.16	257	83.22	270	390.72
64484	189.57	1,148	161.06	647	77.80	692	428.43
64485	173.12	4,865	147.54	3,124	93.85	3,322	414.50
64486	140.35	407	117.90	194	76.22	222	334.46
64487	157.35	598	135.87	364	87.67	391	380.89
64488	150.80	1,161	128.80	689	72.30	841	351.90
64490	161.92	1,462	140.21	842	86.92	906	389.05
64491	156.65	1,627	143.92	1,036	86.11	1,148	386.67
64492	182.01	800	170.01	503	95.63	548	447.65
64493	189.12	395	167.67	196	89.15	220	445.95
64494	156.86	733	133.99	445	84.93	484	375.78
64496	164.20	170	135.09	112	86.65	125	385.94
64497	157.11	366	141.12	217	83.91	243	382.13
64498	147.71	287	129.91	196	82.87	213	360.49
64499	128.37	142	112.93	68	68.07	83	309.36
64500	195.78	9	195.13	8	100.38	8	491.28
64501	214.66	5,491	167.06	3,503	75.48	3,762	457.20
64502	229.06	387	190.13	243	85.47	256	504.66
64503	204.66	7,349	161.95	4,876	75.11	5,172	441.72
64504	206.62	6,352	161.79	3,812	76.30	4,028	444.71
64505	203.77	7,568	161.47	4,951	77.27	5,254	442.51
64506	211.97	11,471	174.02	9,114	83.35	9,562	469.34
64507	203.21	7,554	159.89	5,186	74.70	5,496	437.79
64508	189.64	148	168.57	101	75.81	115	434.02
64509	100.00	2	57.00	1	32.00	1	189.00
64601	157.15	7,602	138.93	5,027	92.33	5,477	388.42
64620	151.47	296	150.87	156	97.75	183	400.08
64621	194.78	54	178.47	30	121.88	34	495.13
64622	143.51	520	125.67	277	77.57	319	346.76
64623	137.83	580	137.04	320	87.37	388	362.24
64624	151.07	1,272	132.84	738	80.86	814	364.77
64625	155.21	530	139.82	288	85.53	345	380.55
64626	100.70	60	100.55	38	61.70	43	262.95
64628	154.30	4,108	137.33	2,705	89.59	3,096	381.22
64630	158.28	595	137.93	360	88.49	393	384.70
64631	145.19	924	130.96	544	83.33	653	359.49
64632	130.76	631	115.82	348	70.25	447	316.83
64633	149.86	4,025	141.86	2,435	92.32	2,657	384.04
64635	139.50	440	133.74	242	82.38	284	355.62
64636	152.20	185	149.13	80	93.81	101	395.14
64637	149.45	524	145.71	277	96.15	300	391.31
64638	148.15	444	130.30	260	87.00	299	365.45
64639	142.57	217	128.46	108	85.25	125	356.28
64640	157.08	2,341	136.66	1,415	93.03	1,561	386.77
64641	137.73	533	126.38	272	75.44	317	339.55
64642	143.18	726	132.65	407	87.32	470	363.15

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64643	134.24	831	124.39	480	80.12	553	338.74
64644	149.84	1,943	137.40	1,237	92.22	1,377	379.46
64645	130.44	273	119.77	137	77.33	160	327.53
64646	154.03	280	126.89	142	82.38	162	363.30
64647	142.73	265	124.85	130	76.13	166	343.70
64648	134.89	963	127.27	510	80.42	582	342.58
64649	161.53	488	152.80	257	98.83	292	413.17
64650	156.40	489	142.19	280	91.44	310	390.03
64651	148.97	481	130.04	268	79.09	327	358.10
64652	143.47	440	122.40	223	70.47	255	336.34
64653	146.85	579	125.15	324	77.99	391	350.00
64654	142.22	41	161.83	12	101.89	18	405.94
64655	129.53	276	111.94	187	72.95	206	314.41
64656	146.75	239	124.92	130	73.38	152	345.05
64657	137.05	303	127.15	170	77.58	207	341.78
64658	144.95	2,635	132.68	1,731	85.99	1,972	363.63
64659	138.16	715	134.42	447	88.91	500	361.49
64660	143.14	508	121.62	307	77.19	369	341.96
64661	140.30	678	123.73	393	76.31	462	340.34
64664	149.52	251	133.41	153	84.75	169	367.67
64665	139.46	83	128.17	54	75.07	58	342.69
64666	116.30	27	99.53	17	49.50	20	265.33
64667	141.13	301	117.79	195	77.34	207	336.26
64668	148.36	1,449	137.16	892	88.19	971	373.72
64670	146.00	908	143.14	507	93.93	583	383.07
64671	161.40	1,216	153.57	732	101.38	791	416.35
64672	133.87	263	126.87	157	81.34	183	342.08
64673	145.46	1,870	122.12	1,144	79.55	1,336	347.13
64674	146.93	448	140.07	273	93.78	316	380.78
64676	137.72	214	125.36	136	78.93	155	342.01
64677	148.09	301	127.62	201	83.08	242	358.79
64679	131.42	637	118.01	334	73.76	381	323.19
64680	211.78	9	821.00	1	305.00	2	1337.78
64681	138.49	268	136.38	166	87.55	204	362.42
64682	139.97	300	131.96	181	83.81	209	355.73
64683	148.74	5,959	131.07	3,564	82.46	3,999	362.27
64686	153.49	201	128.00	117	85.91	129	367.41
64687	117.70	63	131.04	27	81.03	31	329.77
64688	143.89	423	139.27	247	92.53	274	375.70
64689	156.09	388	153.17	215	98.50	245	407.76
64701	209.41	8,186	171.60	5,288	90.36	5,647	471.36
64720	162.19	2,160	153.29	1,254	93.17	1,402	408.66
64722	181.67	384	151.85	227	85.43	250	418.95
64723	165.91	531	153.40	300	92.00	316	411.31
64724	159.37	1,505	148.65	826	82.09	968	390.10
64725	184.99	1,199	159.44	717	86.50	772	430.93
64726	162.00	362	154.90	183	89.04	214	405.95
64728	167.36	488	144.60	273	79.83	307	391.80
64730	166.47	4,773	145.82	2,912	86.58	3,197	398.87
64733	168.76	783	146.68	430	79.44	482	394.88
64734	208.70	1,302	172.31	846	90.79	907	471.81

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64735	178.20	8,270	148.05	5,234	87.38	5,665	413.63
64738	146.06	727	134.17	340	76.57	373	356.80
64739	185.55	711	160.26	404	90.88	449	436.69
64740	163.40	1,159	148.65	589	84.44	673	396.49
64741	155.24	241	152.36	108	86.26	121	393.86
64742	188.68	1,414	166.66	894	93.62	923	448.95
64743	211.93	192	184.48	96	98.38	101	494.78
64744	159.03	5,345	139.20	2,977	82.01	3,366	380.25
64745	149.00	84	150.10	48	82.16	55	381.27
64746	194.06	1,028	170.94	590	90.00	629	455.00
64747	183.30	1,857	154.47	1,073	82.49	1,169	420.26
64748	145.36	1,204	127.32	636	70.93	759	343.61
64750	158.03	298	130.75	146	74.33	178	363.12
64751	140.77	191	132.55	132	78.11	140	351.44
64752	160.24	561	142.99	332	80.25	357	383.49
64753	133.57	28	127.17	24	75.88	26	336.62
64754	128.62	60	126.94	34	71.79	39	327.35
64755	167.47	1,744	138.70	954	75.46	1,102	381.63
64756	147.98	490	127.95	239	72.71	279	348.63
64759	156.84	5,294	139.15	3,253	79.03	3,603	375.01
64760	174.90	391	155.45	210	85.15	229	415.50
64761	176.27	957	145.58	549	75.10	593	396.95
64762	154.48	1,199	143.73	679	78.30	800	376.52
64763	166.13	873	141.07	453	79.83	506	387.02
64765	166.63	49	140.62	26	73.62	29	380.87
64766	139.60	20	95.13	8	48.00	8	282.73
64767	166.37	463	149.14	215	83.37	247	398.87
64769	156.10	368	146.98	176	77.23	206	380.31
64770	163.08	951	145.40	512	83.81	624	392.28
64771	163.13	421	149.89	205	83.21	241	396.22
64772	173.20	7,645	152.20	4,687	86.88	4,947	412.29
64776	163.76	2,196	145.11	1,145	81.41	1,287	390.28
64777	160.61	23	141.00	14	85.36	14	386.97
64778	154.95	266	137.31	156	79.27	163	371.52
64779	157.33	1,798	144.15	866	80.17	972	381.66
64780	153.07	561	138.90	261	78.77	324	370.75
64781	184.69	83	198.79	47	105.84	50	489.31
64783	158.24	600	142.56	279	76.42	343	377.21
64784	164.03	963	152.68	530	84.97	591	401.67
64786	137.57	7	65.00	1	34.00	1	236.57
64787	27.00	1	11.00	1	4.00	1	42.00
64788	172.63	990	152.08	543	87.68	612	412.40
64789	140.83	6	112.00	4	61.00	4	313.83
64790	159.86	620	146.27	295	88.01	336	394.15
64801	197.10	19,636	154.84	11,935	86.87	12,633	438.81
64802	196.24	502	180.29	309	104.51	322	481.04
64803	208.24	454	180.75	291	105.06	317	494.04
64804	199.77	14,346	154.57	9,732	87.97	10,281	442.31
64830	186.00	340	163.19	170	88.26	190	437.46
64831	155.46	2,981	154.99	1,665	91.10	1,773	401.56
64832	179.39	402	145.65	228	82.32	244	407.36

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AVERAGE PREMIUM WRITTEN BY COVERAGE
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
64833	211.44	94	144.71	56	82.79	58	438.94
64834	202.37	3,661	158.41	2,238	87.23	2,385	448.01
64835	190.86	1,030	136.45	485	71.44	521	398.75
64836	185.99	12,579	138.21	7,617	75.89	8,236	400.09
64840	175.45	1,527	147.93	827	86.20	892	409.58
64841	193.20	545	142.19	289	76.80	315	412.19
64842	155.75	436	134.50	229	80.06	250	370.31
64843	155.16	1,814	136.21	962	83.23	1,044	374.60
64844	170.06	2,393	139.01	1,216	83.44	1,316	392.51
64846	137.75	189	140.46	104	83.38	109	361.58
64847	165.83	263	157.70	130	102.61	132	426.13
64848	156.30	400	142.79	213	86.77	232	385.86
64849	184.25	79	144.91	34	83.88	33	413.04
64850	171.10	11,872	146.77	7,051	90.68	7,480	408.56
64853	204.89	97	189.27	44	102.50	50	496.66
64854	165.41	1,623	161.28	880	92.66	931	419.35
64855	186.93	1,052	144.62	543	78.26	598	409.81
64856	155.72	1,581	152.64	830	93.02	868	401.39
64857	201.74	195	149.33	102	81.12	104	432.19
64858	156.70	139	143.93	74	82.65	81	383.28
64859	173.28	669	136.40	307	72.83	353	382.51
64861	141.04	631	129.25	344	80.75	378	351.04
64862	166.08	2,115	139.96	1,176	78.80	1,294	384.84
64863	149.90	819	160.31	411	92.37	444	402.59
64864	184.71	147	168.22	91	97.74	98	450.67
64865	163.51	3,239	153.40	1,722	92.98	1,847	409.89
64866	156.73	717	133.50	316	79.58	351	369.81
64867	161.94	745	144.75	410	82.06	458	388.76
64868	173.20	15	151.22	9	68.00	11	392.42
64869	183.66	35	134.41	17	68.06	18	386.12
64870	191.65	5,327	152.92	3,020	84.15	3,257	428.73
64873	150.03	632	138.56	337	78.14	383	366.73
64874	166.93	520	152.45	307	88.17	336	407.54
65001	180.24	330	146.47	217	87.64	243	414.34
65010	166.73	2,342	149.55	1,484	84.46	1,546	400.75
65011	178.15	951	144.20	502	81.70	561	404.05
65013	161.89	2,179	154.85	1,220	91.69	1,432	408.43
65014	161.11	1,363	150.99	775	87.19	898	399.29
65016	174.31	891	154.54	527	95.94	637	424.79
65017	168.34	691	151.57	360	85.02	394	404.93
65018	167.93	4,517	143.60	2,906	91.39	3,147	402.92
65020	192.29	6,440	161.99	4,180	95.16	4,432	449.44
65022	180.77	145	157.01	82	92.52	85	430.30
65023	175.40	1,186	151.85	731	83.65	793	410.89
65024	152.45	891	143.93	498	87.11	615	383.49
65025	157.61	534	138.60	305	86.57	347	382.79
65026	185.88	6,603	161.03	3,869	97.62	4,183	444.53
65031	182.96	26	159.21	14	74.35	20	416.53
65032	161.28	982	146.45	529	79.28	613	387.00
65034	148.01	337	134.65	177	86.29	197	368.96
65035	178.09	1,144	159.66	666	106.31	736	444.06

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65036	176.26	137	143.13	86	90.73	99	410.12
65037	164.69	2,406	152.11	1,560	87.67	1,693	404.47
65038	182.64	318	173.12	209	101.13	222	456.90
65039	160.69	1,481	160.40	893	89.31	958	410.39
65040	172.50	750	154.48	406	83.70	443	410.69
65041	167.74	4,149	149.83	2,815	92.56	3,188	410.13
65042	195.82	50	135.75	32	81.09	32	412.66
65043	183.08	4,457	164.92	2,856	101.19	2,986	449.19
65046	145.92	845	140.37	485	83.76	550	370.05
65047	190.82	511	173.02	279	102.88	298	466.72
65048	169.79	128	135.37	70	80.79	81	385.95
65049	196.76	2,787	186.86	2,021	117.16	2,117	500.79
65050	155.67	225	145.52	121	100.28	138	401.47
65051	177.23	2,759	161.26	1,698	100.73	1,942	439.22
65052	184.16	1,183	165.35	813	98.29	847	447.80
65053	170.42	866	149.11	504	81.23	569	400.77
65054	184.89	596	157.50	359	100.50	420	442.89
65055	154.55	66	132.08	38	81.44	41	368.06
65056	197.07	15	234.09	11	108.50	12	539.66
65058	161.34	881	144.70	513	90.57	580	396.60
65059	169.40	575	147.80	369	94.90	410	412.09
65061	156.57	522	140.22	323	81.98	397	378.78
65062	154.09	76	129.72	36	76.81	47	360.62
65063	170.68	1,645	157.66	991	100.32	1,044	428.65
65064	164.59	435	146.05	239	88.05	264	398.69
65065	194.62	3,172	179.23	2,270	109.27	2,410	483.12
65066	172.36	4,077	156.13	2,632	93.91	2,914	422.40
65067	185.72	306	241.62	189	111.78	207	539.12
65068	158.61	444	150.98	261	89.62	292	399.20
65069	157.38	534	141.18	319	86.46	372	385.01
65072	176.59	900	168.65	606	103.49	637	448.73
65074	164.87	1,941	153.75	1,093	82.95	1,228	401.56
65075	154.08	659	152.61	360	98.09	427	404.77
65076	180.84	512	161.97	288	85.48	322	428.28
65077	164.34	262	149.95	141	90.10	159	404.39
65078	162.24	1,999	143.43	1,109	78.74	1,273	384.41
65079	175.71	2,744	156.29	1,834	91.48	1,984	423.48
65080	163.38	556	151.78	344	96.06	368	411.21
65081	157.37	1,923	143.40	1,212	96.71	1,333	397.48
65082	153.13	783	150.56	421	90.65	471	394.34
65083	171.68	250	151.60	128	92.75	138	416.02
65084	169.96	3,422	150.19	1,986	86.96	2,147	407.11
65085	176.37	937	160.36	569	96.39	631	433.13
65101	181.07	20,203	168.60	13,396	90.54	14,120	440.20
65102	204.66	455	217.45	292	112.28	311	534.39
65103	139.20	10	153.50	4	79.00	4	371.70
65104	192.10	10	208.80	5	134.80	5	535.70
65105	146.14	7	157.43	7	78.43	7	382.00
65107	243.13	8	154.40	5	129.33	6	526.86
65108	151.23	13	167.33	6	90.43	7	408.99
65109	191.68	13,887	176.76	10,154	93.02	10,671	461.46

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65110	184.17	69	179.59	44	94.56	45	458.32
65201	213.92	17,516	180.52	11,859	90.90	12,459	485.34
65202	188.74	16,176	164.56	10,931	86.11	11,346	439.41
65203	188.77	20,790	167.02	15,878	85.49	16,496	441.27
65204	110.76	21	148.70	10	76.30	10	335.76
65205	204.56	783	181.75	499	91.74	522	478.06
65209	136.75	4	138.33	3	76.33	3	351.42
65211	335.32	190	313.68	123	111.46	130	760.47
65212	215.29	7	176.40	5	80.80	5	472.49
65213	128.00	3	226.00	1	100.00	1	454.00
65215	338.70	27	363.52	23	109.57	23	811.79
65216	449.03	58	553.60	43	199.16	44	1201.80
65218	193.60	10	269.50	4	128.25	4	591.35
65230	153.11	522	137.28	310	84.61	344	375.01
65231	176.09	1,765	151.36	1,088	93.89	1,147	421.35
65232	162.44	278	132.41	155	86.38	175	381.22
65233	173.79	5,706	159.04	3,830	92.27	4,192	425.11
65236	146.73	1,289	127.88	730	87.16	885	361.76
65237	161.16	753	150.48	450	87.65	510	399.29
65239	151.55	791	133.29	488	86.97	521	371.80
65240	166.22	4,327	142.86	2,737	90.87	2,986	399.95
65243	169.04	944	144.33	533	92.11	577	405.48
65244	149.49	357	135.12	229	84.29	252	368.90
65246	147.19	166	120.27	90	82.15	105	349.61
65247	167.32	402	144.28	249	91.29	278	402.89
65248	158.88	2,694	139.60	1,699	85.60	1,859	384.08
65249	61.00	4	111.50	4	112.50	4	285.00
65250	166.70	480	144.43	271	84.22	300	395.36
65251	173.97	9,908	150.60	6,664	96.22	6,939	420.80
65254	155.58	1,438	130.55	910	81.42	1,037	367.55
65255	174.68	2,126	152.36	1,307	94.33	1,375	421.37
65256	168.16	1,024	148.19	655	89.70	681	406.05
65257	155.32	920	139.44	476	85.50	521	380.26
65258	143.06	448	121.95	285	77.26	324	342.27
65259	159.53	1,778	141.26	1,008	87.75	1,110	388.54
65260	153.86	344	141.77	186	91.74	213	387.37
65261	140.87	993	127.90	595	79.72	694	348.50
65262	176.29	564	146.70	317	96.66	331	419.65
65263	159.43	1,242	139.77	701	85.70	797	384.90
65264	169.54	556	141.93	334	82.41	398	393.89
65265	172.40	10,176	145.84	6,867	92.76	7,382	411.00
65270	168.00	9,840	145.26	6,251	93.35	6,651	406.61
65274	165.61	1,135	149.53	707	93.43	761	408.57
65275	160.19	1,992	135.15	1,285	82.81	1,459	378.15
65276	171.27	1,166	150.37	742	87.71	846	409.35
65278	161.24	164	143.76	84	88.16	90	393.16
65279	161.37	1,107	152.83	722	88.39	772	402.59
65280	176.21	191	153.02	112	91.73	128	420.97
65281	149.11	2,657	134.86	1,718	88.91	1,963	372.88
65282	157.93	92	138.52	50	79.28	61	375.73
65283	157.99	231	131.23	162	82.01	178	371.22

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65284	173.63	1,366	157.79	804	97.63	871	429.05
65285	163.15	513	139.37	301	83.38	329	385.90
65286	156.68	164	139.02	100	87.47	116	383.17
65287	163.89	214	153.76	145	85.23	174	402.88
65299	266.50	2	208.00	2	73.00	2	547.50
65301	182.60	18,870	158.24	12,128	87.72	13,236	428.56
65305	202.81	2,024	220.32	1,567	104.07	1,608	527.19
65320	184.37	79	156.48	58	84.42	64	425.27
65321	178.70	369	142.01	248	79.65	285	400.36
65322	175.58	502	169.11	293	92.51	337	437.20
65323	173.07	650	146.64	325	82.40	372	402.11
65324	164.03	880	152.96	544	91.45	590	408.44
65325	167.67	1,969	146.99	1,040	85.22	1,276	399.88
65326	161.55	1,112	147.98	628	82.82	706	392.34
65327	184.08	167	142.31	109	74.45	129	400.84
65329	159.26	357	161.48	186	93.23	218	413.97
65330	157.46	427	134.90	252	72.86	289	365.23
65331	146.86	14	169.27	11	91.36	11	407.49
65332	166.65	974	149.36	495	79.91	582	395.93
65333	158.01	570	138.04	338	75.89	392	371.95
65334	165.38	555	148.89	309	86.89	334	401.15
65335	164.65	281	134.31	157	78.03	182	376.99
65336	183.37	3,312	171.65	2,158	87.52	2,312	442.53
65337	177.78	1,240	161.43	757	86.14	862	425.35
65338	158.76	1,844	149.48	1,026	84.59	1,179	392.83
65339	175.43	565	148.76	380	84.11	409	408.29
65340	183.21	8,783	152.20	5,908	85.73	6,361	421.14
65344	175.37	292	139.28	193	74.67	221	389.32
65345	158.12	301	137.43	162	77.50	198	373.05
65346	131.06	53	126.44	32	66.79	33	324.28
65347	167.76	443	148.22	269	83.60	307	399.57
65348	163.21	904	150.39	549	87.84	629	401.44
65349	169.50	1,830	145.16	1,128	77.37	1,282	392.03
65350	173.61	1,237	154.90	708	85.89	788	414.40
65351	174.20	1,852	141.77	1,127	76.16	1,308	392.13
65354	154.03	387	157.40	214	94.60	240	406.03
65355	169.12	5,287	151.28	3,191	90.20	3,432	410.60
65356	86.25	4	123.67	3	73.00	3	282.92
65360	173.30	3,026	147.72	1,824	83.93	2,061	404.95
65401	179.47	15,756	163.20	9,281	97.82	9,911	440.49
65433	170.57	37	173.53	19	86.23	22	430.32
65435	133.64	47	168.00	19	91.35	20	392.99
65436	158.63	67	118.37	30	66.71	38	343.70
65438	146.80	1,608	140.74	671	81.62	769	369.16
65439	166.10	194	157.10	106	79.60	115	402.81
65440	166.63	395	154.65	226	89.97	237	411.25
65441	171.53	2,843	151.53	1,516	89.31	1,645	412.37
65443	169.39	124	156.20	69	84.16	79	409.75
65444	151.75	588	134.23	297	79.67	326	365.64
65446	167.25	328	150.66	147	84.40	158	402.31
65449	168.38	222	156.39	119	84.29	137	409.06

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ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65451	157.84	45	191.25	24	106.93	29	456.03
65452	166.77	2,021	152.47	1,178	81.75	1,294	400.99
65453	170.27	4,521	153.07	2,603	92.63	2,771	415.98
65456	157.98	294	151.64	152	83.75	169	393.38
65457	168.51	176	171.70	87	90.60	93	430.81
65458	178.30	20	197.36	11	105.64	11	481.30
65459	165.89	4,559	159.23	2,550	95.61	2,751	420.73
65461	153.62	141	157.68	53	77.19	62	388.50
65462	169.41	866	143.90	420	80.82	463	394.14
65463	166.72	476	144.46	205	80.28	231	391.46
65464	161.10	363	140.52	150	79.68	178	381.30
65465	123.18	40	124.17	18	75.77	22	323.11
65466	159.38	1,094	159.96	545	93.82	592	413.17
65468	191.40	42	166.87	15	88.06	17	446.33
65470	160.68	524	156.45	254	91.94	288	409.07
65471	150.87	61	158.93	29	87.87	31	397.67
65473	193.80	5,662	219.28	4,262	106.05	4,349	519.13
65479	152.43	267	154.08	87	85.83	103	392.35
65483	161.37	3,243	146.72	1,847	90.00	2,005	398.09
65484	144.80	141	133.74	82	79.47	90	358.01
65486	161.47	2,137	149.53	1,168	90.74	1,289	401.74
65501	174.25	166	180.08	62	95.51	69	449.83
65529	183.63	137	165.66	64	88.37	68	437.65
65532	138.63	52	149.00	24	87.46	24	375.09
65534	185.47	453	161.06	243	86.85	260	433.38
65535	174.85	744	159.88	364	88.36	390	423.09
65536	165.82	13,515	151.53	7,156	91.32	7,712	408.67
65540	177.07	351	156.65	165	84.76	188	418.47
65541	157.79	126	135.46	56	77.29	58	370.54
65542	162.95	2,755	146.30	1,413	85.99	1,522	395.23
65543	146.58	288	137.06	173	79.14	188	362.78
65546	148.48	52	195.64	11	103.80	15	447.92
65548	150.50	3,196	143.05	1,401	80.85	1,535	374.40
65550	165.06	1,909	156.52	947	93.59	1,008	415.17
65552	165.23	947	175.82	533	109.21	564	450.26
65555	165.50	695	138.87	320	79.60	366	383.97
65556	168.72	3,258	154.58	1,645	88.63	1,803	411.93
65557	151.22	199	139.83	90	86.57	95	377.62
65559	166.29	4,955	148.10	2,919	88.75	3,183	403.14
65560	170.48	8,231	150.59	4,749	85.22	5,095	406.28
65564	188.11	123	144.32	57	88.90	63	421.33
65565	169.12	2,935	153.29	1,617	89.43	1,725	411.85
65566	168.75	836	155.92	575	91.05	610	415.73
65567	159.60	734	146.38	376	86.24	405	392.22
65570	174.69	324	152.35	163	86.39	170	413.44
65571	147.81	1,429	134.71	687	78.27	770	360.80
65572	139.90	68	143.42	31	74.93	40	358.24
65573	124.77	65	128.06	35	76.47	38	329.30
65578	103.24	17	86.88	8	45.29	14	235.40
65580	155.03	573	147.63	278	86.69	312	389.34
65582	171.88	1,499	159.29	865	93.17	948	424.34

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65583	176.46	7,303	177.88	4,665	97.76	4,786	452.10
65586	174.63	27	153.59	17	91.88	17	420.10
65588	154.82	1,297	145.32	579	87.28	609	387.42
65589	155.12	146	127.94	70	71.86	79	354.93
65590	150.75	763	131.72	354	71.33	410	353.79
65591	176.75	583	160.68	330	94.76	354	432.19
65601	147.72	553	131.62	325	76.28	357	355.63
65603	154.21	155	155.27	82	85.68	96	395.16
65604	174.87	2,074	146.58	1,206	84.31	1,283	405.75
65605	163.58	6,734	144.70	4,004	84.40	4,334	392.68
65606	160.24	2,205	140.99	965	81.73	1,087	382.96
65607	152.16	31	147.36	14	96.33	15	395.85
65608	160.13	5,531	142.85	2,763	83.23	3,047	386.21
65609	163.79	501	147.75	244	89.81	251	401.35
65610	172.59	2,620	152.00	1,535	85.97	1,625	410.56
65611	165.10	1,100	153.63	731	87.45	773	406.18
65612	174.58	789	147.00	445	80.89	488	402.47
65613	175.48	7,240	148.32	4,447	85.97	4,782	409.78
65614	160.54	371	172.30	161	96.85	178	429.69
65616	186.32	8,262	170.46	5,360	100.32	5,594	457.10
65617	176.17	836	142.21	466	81.46	500	399.83
65618	148.90	92	129.89	37	70.08	39	348.87
65619	207.41	2,256	163.83	1,508	84.14	1,583	455.38
65620	176.49	302	140.82	137	81.69	145	399.01
65622	166.30	4,506	142.33	2,545	84.32	2,806	392.94
65623	154.41	58	176.42	26	95.63	30	426.47
65624	181.95	242	144.60	149	88.98	155	415.53
65625	162.89	4,595	146.36	2,901	87.65	3,070	396.90
65626	150.22	962	138.60	479	75.80	525	364.62
65627	156.22	289	149.98	151	80.44	177	386.64
65629	158.33	426	136.05	212	71.64	227	366.02
65630	157.27	140	141.26	80	79.93	85	378.46
65631	178.26	1,269	146.16	744	82.39	786	406.80
65632	167.06	1,709	153.33	888	88.64	958	409.03
65633	169.77	2,112	156.35	1,131	93.42	1,174	419.54
65634	155.77	421	137.26	227	78.64	260	371.67
65635	154.95	413	136.00	255	79.68	276	370.63
65636	181.06	36	178.08	13	124.14	14	483.28
65637	147.83	755	135.37	353	76.56	402	359.77
65638	151.72	290	135.18	127	74.99	150	361.89
65639	115.70	10	63.25	4	42.75	4	221.70
65640	148.24	466	130.22	191	70.46	224	348.93
65641	148.69	743	136.46	439	82.85	470	368.00
65644	168.42	1,430	151.50	761	85.90	826	405.83
65645	182.78	41	136.18	28	83.07	28	402.03
65646	153.90	1,307	139.32	717	79.25	770	372.48
65647	161.14	1,320	145.89	717	86.44	777	393.47
65648	179.30	2,832	152.38	1,673	84.71	1,792	416.40
65649	159.02	934	136.19	446	78.91	504	374.12
65650	146.85	825	133.67	392	76.31	446	356.82
65652	166.56	1,647	147.90	921	82.06	991	396.52

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ZIP CODE ANALYSIS
AVERAGE PREMIUM WRITTEN BY COVERAGE
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65653	174.92	2,938	154.65	1,798	88.62	1,930	418.18
65654	169.41	78	145.06	48	76.13	53	390.60
65655	155.90	1,924	144.84	1,037	84.82	1,150	385.55
65656	171.10	2,746	151.03	1,502	89.00	1,588	411.13
65657	172.68	114	168.28	53	97.57	58	438.53
65658	146.72	567	135.90	313	82.34	343	364.96
65659	164.60	182	139.40	84	77.29	98	381.29
65660	146.15	171	152.84	77	86.35	86	385.35
65661	156.36	1,748	135.78	958	79.06	1,077	371.21
65662	150.92	766	142.19	327	84.91	372	378.02
65663	171.20	996	147.68	502	81.09	579	399.96
65664	154.12	107	171.48	58	110.69	65	436.30
65666	136.66	67	117.74	34	58.09	43	312.49
65667	163.72	1,987	146.41	1,039	85.09	1,172	395.22
65668	157.42	980	144.16	576	86.40	616	387.98
65669	170.50	1,003	146.82	569	85.72	594	403.05
65672	180.48	2,852	158.21	1,720	90.48	1,799	429.17
65673	128.83	6	80.00	3	58.00	3	266.83
65674	141.15	1,544	129.95	738	72.61	848	343.71
65675	155.98	85	139.10	58	82.72	58	377.80
65676	159.69	272	150.99	147	87.17	160	397.86
65677	130.13	62	105.33	33	70.09	33	305.55
65679	178.18	837	150.77	426	84.91	439	413.86
65680	171.97	561	156.33	294	91.87	313	420.17
65681	176.69	1,009	150.27	623	85.81	671	412.78
65682	159.70	1,457	141.18	782	76.92	918	377.80
65684	99.80	15	71.67	6	46.22	9	217.69
65685	150.14	528	136.44	245	77.67	282	364.25
65686	177.70	2,493	149.63	1,797	88.20	1,894	415.53
65688	166.00	63	157.55	29	104.26	31	427.81
65689	157.79	3,044	138.34	1,679	81.01	1,835	377.15
65690	149.07	301	161.38	155	92.46	176	402.91
65691	118.33	3	146.50	2	77.00	2	341.83
65692	150.05	813	142.76	370	86.77	417	379.59
65701	160.18	118	149.07	54	80.16	56	389.41
65702	149.08	238	132.91	114	77.29	117	359.28
65703	214.33	6	108.83	6	57.50	6	380.67
65704	161.39	2,231	144.23	1,256	88.59	1,325	394.21
65705	155.04	2,357	149.50	1,298	86.02	1,389	390.56
65706	172.13	6,894	150.42	4,017	89.41	4,307	411.96
65707	158.20	1,501	141.47	783	80.03	847	379.71
65708	167.98	6,207	147.62	3,866	87.14	4,138	402.75
65710	176.45	642	145.22	341	85.96	364	407.64
65711	162.14	5,888	140.24	3,250	84.74	3,530	387.12
65712	162.29	4,124	146.38	2,519	85.07	2,752	393.74
65713	170.61	1,457	155.64	721	86.57	783	412.82
65714	186.10	7,599	161.94	5,252	94.25	5,491	442.28
65715	154.76	89	140.51	51	82.73	55	378.00
65717	155.93	1,303	139.24	617	82.88	669	378.05
65718	127.88	33	122.05	21	66.88	24	316.80
65719	149.47	49	124.52	23	67.88	24	341.87

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ZIP CODE ANALYSIS
AVERAGE PREMIUM WRITTEN BY COVERAGE
AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65720	162.36	441	138.27	201	77.73	219	378.36
65721	183.78	7,927	156.56	5,072	91.55	5,299	431.89
65722	168.53	855	148.38	395	88.17	426	405.07
65723	160.24	2,408	141.67	1,341	81.38	1,474	383.29
65724	144.55	873	133.20	491	78.93	555	356.69
65725	180.04	1,368	150.30	783	86.24	810	416.58
65726	240.84	358	181.39	190	93.30	209	515.53
65727	163.07	241	134.51	146	76.21	158	373.80
65728	162.06	81	158.24	42	95.35	43	415.65
65729	140.18	156	134.73	97	78.96	112	353.87
65730	144.25	130	143.10	70	79.67	72	367.02
65731	168.69	140	158.85	81	96.80	84	424.34
65732	162.54	482	141.45	256	81.95	282	385.94
65733	157.99	283	153.16	150	87.06	161	398.21
65734	167.30	1,964	143.86	1,054	84.81	1,146	395.97
65735	138.86	177	129.69	104	77.78	111	346.34
65737	182.91	2,918	160.41	1,760	95.72	1,813	439.04
65738	203.37	6,094	160.08	4,016	82.47	4,210	445.92
65739	186.15	429	175.69	216	94.85	230	456.69
65740	173.94	916	146.50	525	82.00	568	402.43
65741	223.74	23	323.50	12	161.58	12	708.82
65742	180.36	5,439	155.41	3,546	91.03	3,753	426.79
65744	159.00	83	141.58	36	69.89	45	370.47
65745	166.71	1,137	153.00	627	91.50	666	411.21
65746	161.84	3,124	142.67	1,652	85.39	1,754	389.89
65747	155.12	2,283	136.45	1,495	84.15	1,583	375.72
65751	114.80	10	155.00	6	111.20	5	381.00
65752	168.59	371	141.43	178	79.89	198	389.91
65753	170.88	1,807	145.30	976	82.30	1,023	398.48
65754	168.70	314	150.74	170	89.59	177	409.04
65755	156.48	374	147.10	169	89.55	187	393.13
65756	162.48	393	148.15	198	84.08	215	394.72
65757	183.02	3,389	149.22	2,071	83.59	2,182	415.83
65758	146.77	64	121.45	33	72.46	35	340.68
65759	175.17	606	158.55	283	86.76	316	420.49
65760	145.56	395	136.05	188	74.74	206	356.35
65761	152.38	836	138.81	468	85.82	509	377.00
65762	152.25	330	138.55	185	83.51	200	374.32
65764	160.21	519	143.55	249	79.08	296	382.84
65765	171.13	72	182.35	40	102.62	42	456.09
65766	128.16	63	104.29	41	57.63	43	290.08
65767	163.17	1,017	138.55	533	77.71	596	379.44
65768	159.08	278	135.77	140	83.58	152	378.43
65769	162.58	1,558	147.84	863	89.94	942	400.36
65770	174.58	1,856	148.13	1,011	80.73	1,097	403.44
65771	170.53	471	157.52	235	98.33	245	426.38
65772	157.20	1,235	149.43	680	90.60	730	397.24
65773	153.26	394	140.69	196	81.83	218	375.78
65774	162.02	701	137.14	373	76.92	415	376.08
65775	166.19	13,033	145.75	6,727	84.65	7,293	396.60
65776	144.54	82	148.06	31	83.85	34	376.45

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ZIP CODE ANALYSIS
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AND TOTAL AVERAGE PREMIUM WRITTEN COMBINED

ZIP	AVERAGE LIABILITY PREMIUM	LIABILITY EXPOSURES	AVERAGE COLLISION PREMIUM	COLLISION EXPOSURES	AVERAGE COMPREHENSIVE PREMIUM	COMPREHENSIVE EXPOSURES	AVERAGE TOTAL PREMIUM
65777	174.83	245	148.53	109	82.70	115	406.06
65778	143.64	377	147.87	191	85.05	226	376.56
65779	152.10	1,297	135.23	720	77.54	795	364.88
65781	186.25	3,617	152.76	2,245	85.74	2,365	424.75
65783	145.45	139	142.55	62	88.42	67	376.42
65784	164.78	72	152.70	40	87.35	43	404.83
65785	154.46	3,186	140.00	1,785	82.99	2,019	377.46
65786	184.32	1,064	148.47	551	84.26	595	417.04
65787	176.59	624	141.23	380	81.44	415	399.26
65788	160.74	270	140.26	117	76.81	129	377.81
65789	153.21	1,100	142.46	446	78.20	511	373.86
65790	159.12	524	140.30	242	76.98	252	376.41
65791	152.31	2,869	144.84	1,457	85.11	1,631	382.26
65792	270.11	9	116.80	5	62.20	5	449.11
65793	159.50	3,671	149.51	1,801	85.66	1,983	394.66
65800	184.29	48	157.10	31	84.63	32	426.01
65801	237.99	1,282	187.65	813	92.09	855	517.74
65802	209.36	18,252	163.01	11,082	76.95	11,802	449.33
65803	205.44	20,820	158.02	12,523	75.50	13,335	438.97
65804	216.48	25,554	175.79	19,552	85.80	20,505	478.07
65805	261.05	142	235.41	94	110.60	100	607.06
65806	226.75	3,239	171.90	1,787	77.23	1,905	475.88
65807	216.68	26,758	171.75	19,508	83.02	20,417	471.45
65808	217.74	610	205.16	438	103.47	462	526.37
65809	223.08	2,733	191.92	2,145	99.63	2,235	514.64
65810	227.56	4,210	180.26	3,239	90.72	3,347	498.54
99999	234.12	4,367	263.15	1,875	131.33	2,003	628.59
		=====			=====	=====	
		3,206,930			2,155,105	2,286,842	

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ANALYSIS
AVERAGE PREMIUM WRITTEN
ALL COVERAGES BY COMPANY

COMPANY NAME	AVERAGE TOTAL PREMIUM	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM
AETNA CASUALTY & SURETY CO OF IL	354.34	171.67	124.14	58.53
AETNA CASUALTY AND SURETY COMPANY	525.49	242.78	186.01	96.70
AETNA INSURANCE COMPANY	845.65	383.63	322.24	139.79
AETNA INSURANCE COMPANY OF ILLINOIS	414.23	186.58	149.91	77.74
AGRICULTURAL INSURANCE COMPANY	394.00	200.00	153.00	41.00
AIU INSURANCE COMPANY	563.99	203.26	267.03	93.69
ALLIANCE ASSURANCE CO OF AMERICA	1354.00	575.00	420.00	359.00
ALLIED MUTUAL INS CO	604.32	277.22	214.02	113.09
ALLIED PROPERTY & CASUALTY INS CO	361.15	160.30	134.26	66.58
ALLSTATE INDEMNITY COMPANY	1045.50	421.33	425.86	198.30
ALLSTATE INSURANCE COMPANY	518.92	216.86	194.38	107.69
AMCO INSURANCE COMPANY	392.67	168.46	151.07	73.14
AMERICAN ALLIANCE INSURANCE COMPANY	565.78	351.84	132.02	81.92
AMERICAN AND FOREIGN INSURANCE CO	496.09	206.44	196.07	93.58
AMERICAN CASUALTY CO OF READING PA	499.71	221.51	179.04	99.16
AMERICAN ECONOMY INSURANCE COMPANY	370.68	133.34	148.22	89.12
AMERICAN EMPLOYERS INSURANCE CO	992.50	373.05	407.69	211.75
AMERICAN FAMILY MUTUAL INS CO	494.31	216.39	177.12	100.80
AMERICAN FIRE & CASUALTY COMPANY	483.86	224.38	189.83	96.66
AMERICAN FIRE AND INDEMNITY COMPANY	431.40	260.06	122.62	48.71
AMERICAN INDEMNITY COMPANY	748.10	452.40	223.78	71.92
AMERICAN INSURANCE COMPANY THE	814.39	476.89	237.89	99.61
AMERICAN INTERNATIONAL INS CO	412.01	175.61	171.26	65.14
AMERICAN MANUFACTURERS MUTUAL INS CO	482.01	223.53	174.25	84.23
AMERICAN MOTORISTS INSURANCE CO	577.98	270.22	213.09	94.68
AMERICAN NATIONAL GENERAL INS CO	754.27	320.09	305.98	128.20
AMERICAN NATIONAL PROPERTY & CASUALTY C	424.50	178.57	168.33	77.60
AMERICAN PROTECTION INSURANCE CO	548.66	250.33	191.30	107.03
AMERICAN STANDARD INS CO OF WISCONSIN	1106.54	459.85	447.61	199.07
AMERICAN STATES INSURANCE COMPANY	392.42	142.60	158.20	91.62
AMERICAN STATES PREFERRED INS CO	358.34	154.73	131.31	72.31
AMERISURE INSURANCE COMPANY	476.33	165.11	199.16	112.06
AMICA MUTUAL INSURANCE COMPANY	753.27	342.46	249.34	161.47
ASSOCIATED INDEMNITY CORPORATION	612.37	343.22	187.45	81.70
ASSURANCE COMPANY OF AMERICA	362.75	183.06	131.57	48.12
ATLANTA CASUALTY COMPANY	897.93	289.64	431.19	177.10
ATLANTIC INSURANCE COMPANY	792.16	255.75	399.64	136.77
AUTO OWNERS INSURANCE CO MUTUAL	466.49	191.04	166.46	108.99
AUTOMOBILE CLUB INTER-INS EXCHANGE	400.36	99.18	197.64	103.54
AUTOMOBILE INS CO OF HARTFORD CT	776.72	347.67	278.96	150.09
BANKERS STANDARD INSURANCE COMPANY	635.24	244.93	201.94	188.37
BOSTON OLD COLONY INSURANCE COMPANY	503.07	227.12	162.80	113.15
CAMERON MUTUAL INSURANCE COMPANY	396.88	159.56	152.56	84.76
CASUALTY RECIPROCAL EXCHANGE	568.98	227.79	236.23	104.96
CENTURY INDEMNITY COMPANY	637.56	253.95	230.87	152.74
CHARTER OAK FIRE INSURANCE CO THE	915.76	555.03	257.06	103.67
CIGNA INSURANCE COMPANY	637.47	242.08	212.91	182.48
CITIZENS INSURANCE COMPANY OF AMERICA	1371.03	669.02	455.39	246.62
COLONIAL INSURANCE CO OF CALIFORNIA	1094.35	445.44	469.93	178.97
COLONIAL PENN FRANKLIN INSURANCE CO	482.22	269.10	158.52	54.60
COLONIAL PENN INSURANCE COMPANY	638.72	383.38	191.02	64.31

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COMPANY NAME	AVERAGE TOTAL PREMIUM	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM
COLUMBIA MUTUAL INSURANCE CO	397.78	143.41	154.17	100.20
CONTINENTAL CASUALTY COMPANY	515.80	233.68	172.86	109.26
CONTINENTAL INSURANCE COMPANY THE*	512.58	203.59	182.87	126.11
CONTINENTAL WESTERN INSURANCE CO	425.05	163.29	169.11	92.64
CORONET INSURANCE COMPANY	504.47	241.16	178.93	84.39
COUNTRY CASUALTY INS CO	1268.95	820.84	325.06	123.05
COUNTRY MUTUAL INSURANCE COMPANY	482.74	242.85	167.96	71.93
CRITERION CASUALTY COMPANY	1249.15	446.65	575.53	226.97
CUMIS INSURANCE SOCIETY INC	821.91	474.63	259.70	87.58
DAIRYLAND INSURANCE COMPANY	1200.02	528.54	227.12	444.36
DEPOSITORS INSURANCE COMPANY	426.97	176.48	168.14	82.35
ECONOMY FIRE & CASUALTY COMPANY	636.28	306.94	199.50	129.84
ECONOMY PREFERRED INSURANCE COMPANY	475.13	221.62	149.41	104.09
ECONOMY PREMIER ASSURANCE COMPANY	666.55	322.55	204.14	139.86
EMCASCO INSURANCE COMPANY	447.71	176.07	170.14	101.50
EMPLOYERS MUTUAL CASUALTY COMPANY	617.35	245.51	237.92	133.91
EQUITY MUTUAL INSURANCE COMPANY	517.84	204.68	211.57	101.59
FARM BUREAU TOWN & COUNTRY INS CO OF MO	557.67	215.97	210.38	131.32
FARMERS ALLIANCE MUTUAL INS CO	529.01	237.42	193.82	97.78
FARMERS AND MERCHANTS INSURANCE CO	451.53	205.41	147.12	99.00
FARMERS INSURANCE COMPANY INC	468.64	192.93	177.73	97.99
FARMLAND MUTUAL INSURANCE COMPANY	427.37	162.10	154.72	110.55
FEDERAL INSURANCE COMPANY	995.81	478.60	343.08	174.13
FEDERAL KEMPER INSURANCE COMPANY	277.78	91.93	112.88	72.97
FEDERATED MUTUAL INSURANCE COMPANY	446.60	123.03	216.60	106.97
FIDELITY AND CASUALTY CO OF NY*	459.59	173.45	161.82	124.31
FIDELITY AND GUARANTY INS UNDERWRITERS	575.39	287.10	182.20	106.09
FIDELITY AND GUARANTY INSURANCE COMPANY	626.97	345.19	187.76	94.02
FIREMANS FUND INSURANCE COMPANY	895.51	518.81	262.94	113.76
FIREMENS INS CO OF NEWARK, NEW JERSEY	532.10	198.90	216.25	116.96
FIRST NATIONAL INS CO OF AMERICA	1009.22	455.64	389.42	164.16
GATEWAY INSURANCE COMPANY	595.16	274.68	256.56	63.93
GEICO GENERAL INS CO	437.78	226.71	144.50	66.57
GEICO INDEMNITY COMPANY	791.99	288.61	348.97	154.41
GENERAL ACCIDENT INS CO OF AMERICA	682.86	276.18	256.61	150.06
GENERAL CASUALTY CO OF WISCONSIN	342.49	157.78	108.62	76.08
GENERAL INSURANCE CO OF AMERICA	1157.89	562.16	418.79	176.94
GLENS FALLS INSURANCE COMPANY THE	968.00	737.00	175.00	56.00
GOVERNMENT EMPLOYEES INSURANCE CO	401.99	195.94	137.82	68.23
GREAT AMERICAN INSURANCE COMPANY	.	27.28	.	.
GRINNELL MUTUAL REINSURANCE COMPANY	354.22	129.42	133.78	91.02
GULF INSURANCE COMPANY	376.34	119.51	189.16	67.68
HAMILTON INSURANCE COMPANY	873.38	304.77	456.35	112.26
HANOVER INSURANCE COMPANY THE	727.78	280.16	305.64	141.98
HARTFORD CASUALTY INSURANCE COMPANY	647.24	357.14	197.74	92.36
HARTFORD FIRE INSURANCE COMPANY	518.64	303.16	147.21	68.28
HAWKEYE SECURITY INSURANCE COMPANY	546.19	231.77	216.92	97.50
HOME INDEMNITY COMPANY THE	745.06	343.44	271.94	129.68
HOME INSURANCE COMPANY THE	511.91	180.89	169.82	161.19
HORACE MANN INSURANCE COMPANY	666.25	298.01	236.75	131.49
ILLINOIS NATIONAL INSURANCE COMPANY	1247.16	508.22	473.79	265.15

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOMOBILE ANALYSIS
AVERAGE PREMIUM WRITTEN
ALL COVERAGES BY COMPANY

COMPANY NAME	AVERAGE TOTAL PREMIUM	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM
INDEMNITY INS CO OF NORTH AMERICA	1883.80	727.33	478.75	677.71
INFINITY INSURANCE COMPANY	1246.58	510.03	492.80	243.74
INSURANCE COMPANY OF ILLINOIS	256.03	111.73	98.69	45.60
INSURANCE COMPANY OF NORTH AMERICA	735.93	330.78	217.36	187.78
KANSAS CITY FIRE & MARINE INS CO	624.67	218.33	230.33	176.00
LEADER NATIONAL INSURANCE CO	851.85	272.05	406.05	173.74
LIBERTY INSURANCE CORPORATION	944.27	530.66	312.79	100.83
LIBERTY MUTUAL FIRE INSURANCE CO	581.17	322.66	197.07	61.44
LUMBERMENS MUTUAL CASUALTY CO	533.88	250.73	195.97	87.18
MARYLAND CASUALTY COMPANY	461.47	233.24	170.39	57.84
MASSACHUSETTS BAY INS CO	892.68	391.76	328.22	172.70
MAYFLOWER INSURANCE COMPANY LTD., THE	629.02	313.10	211.55	104.38
MERASTAR INSURANCE COMPANY	539.37	225.40	111.38	202.58
METROPOLITAN CASUALTY INS CO	467.81	225.60	166.80	75.40
METROPOLITAN GENERAL INS CO	1371.22	623.16	551.32	196.74
METROPOLITAN PROPERTY & CASUALTY INS CO	498.58	248.62	174.00	75.96
MICHIGAN MUTUAL INSURANCE COMPANY	486.67	163.70	205.38	117.59
MID CENTURY INSURANCE COMPANY	1192.64	468.23	383.58	340.84
MIDWEST MUTUAL INSURANCE CO	524.53	207.92	212.31	104.30
MIDWESTERN INSURANCE COMPANY	1161.07	459.86	444.89	256.31
MILLERS GENERAL INSURANCE COMPANY	444.47	210.90	139.93	93.64
MILLERS MUTUAL INS ASSN OF ILLINOIS	522.86	249.74	165.59	107.52
NATIONAL FIRE INS CO OF HARTFORD	760.60	316.90	295.04	148.66
NATIONAL GENERAL INS CO	364.42	155.57	126.09	82.76
NATIONAL INSURANCE ASSOCIATION	1225.97	550.14	476.07	199.76
NATIONAL SURETY CORPORATION	1213.37	730.94	348.08	134.35
NATIONWIDE AGRIBUSINESS INS CO	89.76	-37.67	75.86	51.57
NATIONWIDE GENERAL INSURANCE CO	541.09	174.77	218.01	148.31
NATIONWIDE MUTUAL FIRE INSURANCE CO	489.19	195.70	196.60	96.89
NATIONWIDE MUTUAL INSURANCE COMPANY	494.91	194.75	201.93	98.23
NATIONWIDE PROPERTY & CASUALTY INS CO	678.80	288.97	268.79	121.04
NEW YORK UNDERWRITERS INSURANCE CO	378.74	218.99	108.95	50.80
NIAGARA FIRE INSURANCE COMPANY	792.87	385.91	272.27	134.70
NORTHERN ASSURANCE CO OF AMERICA	710.99	243.55	305.00	162.43
NORTHERN INSURANCE CO OF NEW YORK	823.99	487.13	270.67	66.20
NORTHLAND INSURANCE COMPANY	1070.86	454.26	395.33	221.28
OHIO CASUALTY INSURANCE COMPANY	715.12	340.95	281.03	93.14
OMAHA PROPERTY AND CASUALTY INS CO	403.20	155.91	163.16	84.13
PACIFIC EMPLOYERS INSURANCE COMPANY	777.00	321.00	272.33	183.67
PACIFIC INDEMNITY COMPANY	690.13	361.17	173.30	155.67
PENNSYLVANIA GENERAL INSURANCE CO	491.60	198.77	180.50	112.33
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	705.42	272.31	284.70	148.41
PHOENIX INSURANCE COMPANY THE	506.76	237.08	181.31	88.36
PRAIRIE STATE FARMERS INSURANCE ASSOC	374.45	163.74	137.60	73.11
PREFERRED ABSTAINERS INS CO	386.87	192.12	138.67	56.07
PREFERRED RISK MUTUAL INSURANCE CO	419.24	168.07	171.51	79.66
PRINCIPAL CASUALTY INS CO	638.81	217.80	285.07	135.93
PROGRESSIVE CASUALTY INSURANCE CO	1679.23	700.94	723.47	254.82
PROVIDENCE WASHINGTON INSURANCE CO	430.19	212.32	141.57	76.30
PRUDENTIAL GENERAL INS CO	699.61	391.00	194.42	114.19
PRUDENTIAL PROPERTY & CASUALTY INS CO	479.24	267.94	137.57	73.73

MISSOURI DEPARTMENT OF INSURANCE
1991 AUTOBOMILE ANALYSIS
AVERAGE PREMIUM WRITTEN
ALL COVERAGES BY COMPANY

COMPANY NAME	AVERAGE TOTAL PREMIUM	AVERAGE LIABILITY PREMIUM	AVERAGE COLLISION PREMIUM	AVERAGE COMPREHENSIVE PREMIUM
REGENT INSURANCE COMPANY	276.72	132.20	87.57	56.95
ROYAL INDEMNITY COMPANY	492.69	196.80	197.24	98.66
ROYAL INSURANCE COMPANY OF AMERICA	713.25	203.77	397.67	111.82
SAFECO INSURANCE CO OF AMERICA	466.44	209.63	173.30	83.51
SAFECO INSURANCE COMPANY OF ILLINOIS	597.45	269.83	223.39	104.23
SAFECO NATIONAL INSURANCE COMPANY	575.38	256.58	214.43	104.36
SAFEGUARD INSURANCE COMPANY	387.41	188.74	139.95	58.72
SECURA INSURANCE A MUTUAL COMPANY	459.65	186.72	159.49	113.44
SELECT INSURANCE COMPANY	284.32	89.20	141.80	53.32
SENTRY INSURANCE A MUTUAL COMPANY	458.55	227.67	157.59	73.29
SHELTER GENERAL INS CO	786.42	366.03	293.85	126.54
SHELTER MUTUAL INSURANCE CO	420.43	184.29	157.18	78.96
ST PAUL GUARDIAN INSURANCE COMPANY	573.90	272.00	201.80	100.10
ST PAUL MERCURY INSURANCE COMPANY	623.32	185.19	264.74	173.39
STANDARD FIRE INSURANCE COMPANY	536.78	250.81	188.45	97.51
STATE AUTO PROPERTY & CASUALTY INS CO	340.58	111.81	157.51	71.26
STATE AUTOMOBILE MUTUAL INS CO	500.62	168.18	231.42	101.02
STATE FARM FIRE AND CASUALTY CO	759.75	343.04	281.45	135.26
STATE FARM MUTUAL AUTOMOBILE INS CO	455.75	202.20	165.35	88.20
SUN INSURANCE OFFICE OF AMERICA INC	851.87	409.28	288.83	153.77
TEACHERS INSURANCE COMPANY	464.29	199.59	167.47	97.24
TEXAS GENERAL INDEMNITY COMPANY	528.63	306.92	158.80	62.91
TRANSAMERICA INSURANCE COMPANY	424.16	130.98	172.62	120.57
TRANSAMERICA PREMIER INSURANCE COMPANY	1148.42	267.04	536.98	344.40
TRAVELERS INDEMNITY CO OF AMERICA	487.36	256.54	154.56	76.26
TRAVELERS INDEMNITY COMPANY	586.75	293.45	199.10	94.20
TRI STATE INSURANCE COMPANY	845.90	306.64	317.65	221.62
TWIN CITY FIRE INSURANCE COMPANY	932.49	514.49	294.23	123.78
UNITED SECURITY INSURANCE COMPANY	461.64	191.93	186.47	83.23
UNITED SERVICES AUTOMOBILE ASSOCIATION	540.35	231.25	234.52	74.57
UNITED STATES FIDELITY & GUARANTY CO	773.83	428.36	229.81	115.66
USAA CASUALTY INSURANCE COMPANY	660.71	261.31	305.61	93.79
VALLEY FORGE INSURANCE COMPANY	533.30	231.59	192.76	108.95
VIGILANT INSURANCE COMPANY	898.71	438.58	299.33	160.80
VIKING INSURANCE COMPANY OF WI	1194.01	524.64	484.81	184.57
WEST AMERICAN INSURANCE COMPANY	564.10	262.07	222.25	79.77
WINDSOR INSURANCE COMPANY	1447.88	289.64	870.14	288.10
WORLDWIDE UNDERWRITERS INSURANCE COMPAN	400.64	182.35	142.09	76.19

MARKET SHARE

The following pages list all companies writing private passenger automobile insurance in Missouri by 1991 market share. It also contains each companies loss ratio for 1991. The data was derived by using the 1991 Page 14 Supplement.

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	176	25178	\$402,939,985	27.053	STATE FARM MUTUAL AUTOMOBILE INS CO
2	473	19275	\$190,565,724	12.795	AMERICAN FAMILY MUTUAL INS CO
3	069	21628	\$96,181,993	6.458	FARMERS INSURANCE COMPANY INC
4	123	23388	\$92,302,741	6.197	SHELTER MUTUAL INSURANCE CO
5	008	19232	\$74,405,904	4.996	ALLSTATE INSURANCE COMPANY
6	176	25143	\$43,453,508	2.917	STATE FARM FIRE AND CASUALTY CO
7	473	19283	\$42,955,921	2.884	AMERICAN STANDARD INS CO OF WISCONSIN
8	000	15512	\$41,213,890	2.767	AUTOMOBILE CLUB INTER-INS EXCHANGE
9	514	26859	\$27,381,167	1.838	FARM BUREAU TOWN & COUNTRY INS CO OF MO
10	000	15725	\$25,364,118	1.703	CAMERON MUTUAL INSURANCE COMPANY
11	020	19690	\$23,146,455	1.554	AMERICAN ECONOMY INSURANCE COMPANY
12	200	25941	\$20,689,139	1.389	UNITED SERVICES AUTOMOBILE ASSOCIATION
13	069	21687	\$19,849,242	1.333	MID CENTURY INSURANCE COMPANY
14	077	25704	\$14,660,621	0.984	FARMERS AND MERCHANTS INSURANCE CO
15	163	24759	\$14,505,836	0.974	SAFECO NATIONAL INSURANCE COMPANY
16	111	23035	\$13,848,958	0.930	LIBERTY MUTUAL FIRE INSURANCE CO
17	407	26891	\$13,319,431	0.894	IGF INSURANCE COMPANY
18	163	24740	\$12,590,396	0.845	SAFECO INSURANCE CO OF AMERICA
19	091	30104	\$11,121,380	0.747	HARTFORD UNDERWRITERS INSURANCE CO
20	807	40371	\$10,385,100	0.697	COLUMBIA MUTUAL INSURANCE CO
21	076	21865	\$10,178,124	0.683	ASSOCIATED INDEMNITY CORPORATION
22	000	11738	\$9,269,037	0.622	LEADER NATIONAL INSURANCE CO
23	155	24260	\$9,173,465	0.616	PROGRESSIVE CASUALTY INSURANCE CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	\$390,644,482	\$266,098,418	\$267,956,777	68.59
2	\$187,208,158	\$128,085,848	\$130,517,720	69.72
3	\$94,603,119	\$66,392,241	\$69,022,020	72.96
4	\$91,458,203	\$58,514,010	\$57,636,149	63.02
5	\$74,287,685	\$46,880,523	\$49,181,885	66.20
6	\$44,168,162	\$35,078,714	\$32,032,291	72.52
7	\$42,049,785	\$30,951,753	\$30,443,967	72.40
8	\$41,923,460	\$28,856,136	\$28,634,425	68.30
9	\$26,972,594	\$16,500,062	\$18,003,832	66.75
10	\$25,687,270	\$19,103,918	\$18,455,722	71.85
11	\$23,100,621	\$15,340,203	\$15,786,898	68.34
12	\$20,134,089	\$11,714,089	\$12,422,074	61.70
13	\$19,297,268	\$13,681,679	\$14,878,707	77.10
14	\$14,580,040	\$10,499,044	\$13,116,133	89.96
15	\$14,444,831	\$9,618,328	\$9,575,935	66.29
16	\$13,735,204	\$10,219,182	\$9,381,659	68.30
17	\$12,084,610	\$4,508,438	\$7,653,438	63.33
18	\$11,790,790	\$5,810,649	\$7,268,992	61.65
19	\$11,130,894	\$7,754,961	\$8,041,898	72.25
20	\$9,792,943	\$6,529,832	\$6,801,104	69.45
21	\$10,226,957	\$6,121,976	\$8,364,188	81.79
22	\$7,291,704	\$3,623,243	\$5,205,104	71.38
23	\$8,541,857	\$3,726,357	\$4,618,416	54.07

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
24	020	19704	\$8,902,598	0.598	AMERICAN STATES INSURANCE COMPANY
25	855	14583	\$8,231,396	0.553	MILLERS MUTUAL INS ASSN OF ILLINOIS
26	008	19240	\$7,622,495	0.512	ALLSTATE INDEMNITY COMPANY
27	020	37214	\$7,523,666	0.505	AMERICAN STATES PREFERRED INS CO
28	603	10812	\$7,465,697	0.501	CORONET INSURANCE COMPANY
29	140	10723	\$7,041,782	0.473	COLONIAL INSURANCE CO OF CALIFORNIA
30	052	13137	\$6,614,054	0.444	VIKING INSURANCE COMPANY OF WI
31	408	28401	\$6,040,254	0.406	AMERICAN NATIONAL PROPERTY & CASUALTY C
32	169	21164	\$5,997,070	0.403	DAIRYLAND INSURANCE COMPANY
33	081	22063	\$5,685,963	0.382	GOVERNMENT EMPLOYEES INSURANCE CO
34	084	21792	\$5,670,661	0.381	ATLANTA CASUALTY COMPANY
35	200	25968	\$5,590,350	0.375	USAA CASUALTY INSURANCE COMPANY
36	003	19100	\$5,566,426	0.374	AMCO INSURANCE COMPANY
37	056	21245	\$5,497,476	0.369	EQUITY MUTUAL INSURANCE COMPANY
38	304	32352	\$5,377,441	0.361	PRUDENTIAL PROPERTY & CASUALTY INS CO
39	108	22918	\$5,175,671	0.347	AMERICAN MOTORISTS INSURANCE CO
40	241	26298	\$5,019,067	0.337	METROPOLITAN PROPERTY & CASUALTY INS CO
41	163	24724	\$4,869,572	0.327	FIRST NATIONAL INS CO OF AMERICA
42	123	23361	\$4,777,224	0.321	SHELTER GENERAL INS CO
43	169	24988	\$4,632,621	0.311	SENTRY INSURANCE A MUTUAL COMPANY
44	048	20761	\$4,370,942	0.293	BOSTON OLD COLONY INSURANCE COMPANY
45	096	22543	\$4,140,714	0.278	SECURA INSURANCE A MUTUAL COMPANY
46	084	22268	\$4,011,763	0.269	DIXIE INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
24	\$9,536,589	\$7,088,976	\$6,061,384	63.56
25	\$8,385,202	\$5,563,219	\$5,872,828	70.04
26	\$7,240,987	\$4,575,905	\$4,335,532	59.87
27	\$6,940,534	\$4,538,805	\$5,334,598	76.86
28	\$7,646,801	\$4,226,177	\$4,744,636	62.05
29	\$6,943,178	\$4,557,325	\$5,248,656	75.59
30	\$6,727,315	\$4,099,233	\$5,400,821	80.28
31	\$5,927,975	\$4,575,975	\$5,091,491	85.89
32	\$5,966,399	\$3,752,227	\$4,198,341	70.37
33	\$5,419,274	\$3,504,510	\$4,067,850	75.06
34	\$5,249,772	\$3,131,808	\$3,188,125	60.73
35	\$5,380,924	\$2,770,148	\$3,389,808	63.00
36	\$5,588,807	\$3,576,969	\$3,930,564	70.33
37	\$5,490,673	\$4,155,798	\$4,513,394	82.20
38	\$5,155,617	\$2,711,477	\$3,297,311	63.96
39	\$4,866,313	\$2,741,758	\$3,703,762	76.11
40	\$4,672,166	\$3,291,326	\$4,313,453	92.32
41	\$4,650,771	\$2,362,382	\$3,463,038	74.46
42	\$4,741,222	\$2,828,044	\$2,641,819	55.72
43	\$4,364,184	\$2,913,764	\$4,784,655	109.63
44	\$4,095,845	\$2,481,906	\$4,097,248	100.03
45	\$4,178,020	\$3,093,661	\$2,936,285	70.28
46	\$4,287,678	\$2,900,060	\$2,874,178	67.03

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
47	124	19488	\$3,931,439	0.264	AMERISURE INSURANCE COMPANY
48	003	42579	\$3,753,316	0.252	ALLIED PROPERTY & CASUALTY INS CO
49	212	19305	\$3,732,075	0.251	ASSURANCE COMPANY OF AMERICA
50	000	28339	\$3,696,005	0.248	GATEWAY INSURANCE COMPANY
51	077	21962	\$3,610,248	0.242	PENNSYLVANIA GENERAL INSURANCE CO
52	196	25879	\$3,558,980	0.239	FIDELITY AND GUARANTY INS UNDERWRITERS
53	855	40185	\$3,553,737	0.239	MILLERS GENERAL INSURANCE COMPANY
54	044	38369	\$3,046,059	0.205	NORTHERN ASSURANCE CO OF AMERICA
55	164	24775	\$2,701,356	0.181	ST PAUL GUARDIAN INSURANCE COMPANY
56	175	25127	\$2,693,676	0.181	STATE AUTO PROPERTY & CASUALTY INS CO
57	088	31534	\$2,667,381	0.179	CITIZENS INSURANCE COMPANY OF AMERICA
58	156	24295	\$2,516,643	0.169	PROVIDENCE WASHINGTON INSURANCE CO
59	175	25135	\$2,460,283	0.165	STATE AUTOMOBILE MUTUAL INS CO
60	280	18988	\$2,422,019	0.163	AUTO OWNERS INSURANCE CO MUTUAL
61	038	20397	\$2,366,076	0.159	VIGILANT INSURANCE COMPANY
62	518	14117	\$2,337,264	0.157	GRINNELL MUTUAL REINSURANCE COMPANY
63	081	35882	\$2,331,089	0.157	GEICO GENERAL INS CO
64	050	20990	\$2,310,077	0.155	COUNTRY MUTUAL INSURANCE COMPANY
65	241	40169	\$2,276,892	0.153	METROPOLITAN CASUALTY INS CO
66	140	23787	\$2,188,567	0.147	NATIONWIDE MUTUAL INSURANCE COMPANY
67	084	26832	\$2,150,909	0.144	AMERICAN ALLIANCE INSURANCE COMPANY
68	303	15032	\$2,109,869	0.142	PREFERRED RISK MUTUAL INSURANCE CO
69	079	23728	\$2,096,817	0.141	NATIONAL GENERAL INS CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
47	\$4,007,361	\$2,717,557	\$2,142,595	53.47
48	\$3,686,556	\$2,218,818	\$3,038,848	82.43
49	\$3,979,257	\$2,977,053	\$1,661,739	41.76
50	\$3,616,468	\$2,157,031	\$2,544,627	70.36
51	\$3,637,232	\$1,865,904	\$2,447,459	67.29
52	\$3,635,576	\$2,437,968	\$2,492,626	68.56
53	\$3,543,511	\$1,875,226	\$1,911,576	53.95
54	\$2,812,620	\$1,966,551	\$2,166,296	77.02
55	\$2,308,973	\$1,124,651	\$1,970,398	85.34
56	\$2,522,645	\$1,451,698	\$1,971,919	78.17
57	\$2,622,044	\$1,132,500	\$1,750,722	66.77
58	\$2,266,681	\$1,413,633	\$2,256,821	99.57
59	\$2,400,471	\$1,906,184	\$1,897,630	79.05
60	\$2,419,322	\$1,557,984	\$1,752,128	72.42
61	\$2,300,164	\$1,368,271	\$1,077,049	46.82
62	\$2,221,389	\$1,548,480	\$1,527,493	68.76
63	\$2,057,035	\$1,266,652	\$1,515,047	73.65
64	\$2,207,538	\$1,453,419	\$1,723,654	78.08
65	\$2,293,894	\$1,479,434	\$1,435,482	62.58
66	\$2,227,793	\$1,461,284	\$1,408,157	63.21
67	\$1,483,324	\$667,050	\$1,130,419	76.21
68	\$2,075,084	\$1,430,399	\$1,613,142	77.74
69	\$1,999,328	\$966,622	\$809,613	40.49

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
70	077	21970	\$2,031,098	0.136	GENERAL ACCIDENT INS CO OF AMERICA
71	001	19038	\$2,025,582	0.136	AETNA CASUALTY AND SURETY COMPANY
72	239	34789	\$1,776,707	0.119	COLONIAL PENN INSURANCE COMPANY
73	148	24090	\$1,758,954	0.118	WEST AMERICAN INSURANCE COMPANY
74	000	27944	\$1,754,384	0.118	NATIONAL INSURANCE ASSOCIATION
75	141	11444	\$1,644,317	0.110	HAMILTON INSURANCE COMPANY
76	034	26050	\$1,635,786	0.110	WORLDWIDE UNDERWRITERS INSURANCE COMPAN
77	236	42331	\$1,497,187	0.101	ANSVAR AMERICA INSURANCE COMPANY
78	077	25712	\$1,474,187	0.099	TRI STATE INSURANCE COMPANY
79	088	22306	\$1,460,952	0.098	MASSACHUSETTS BAY INS CO
80	076	21857	\$1,425,641	0.096	AMERICAN INSURANCE COMPANY THE
81	239	20796	\$1,314,587	0.088	COLONIAL PENN FRANKLIN INSURANCE CO
82	196	25887	\$1,237,879	0.083	UNITED STATES FIDELITY & GUARANTY CO
83	108	38067	\$1,223,042	0.082	ECONOMY PREFERRED INSURANCE COMPANY
84	059	21326	\$1,203,928	0.081	EMPIRE FIRE AND MARINE INSURANCE CO
85	003	42587	\$1,101,950	0.074	DEPOSITORS INSURANCE COMPANY
86	108	22926	\$1,044,954	0.070	ECONOMY FIRE & CASUALTY COMPANY
87	001	19070	\$1,036,492	0.070	STANDARD FIRE INSURANCE COMPANY
88	212	19356	\$1,030,627	0.069	MARYLAND CASUALTY COMPANY
89	146	24015	\$1,025,764	0.069	NORTHLAND INSURANCE COMPANY
90	007	13935	\$981,965	0.066	FEDERATED MUTUAL INSURANCE COMPANY
91	189	25623	\$936,702	0.063	PHOENIX INSURANCE COMPANY THE
92	038	20281	\$929,737	0.062	FEDERAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
70	\$2,054,184	\$1,159,955	\$1,028,819	50.08
71	\$2,760,179	\$2,152,895	\$1,539,359	55.77
72	\$1,853,976	\$1,029,333	\$875,094	47.20
73	\$1,730,787	\$1,508,277	\$717,538	41.46
74	\$1,747,122	\$552,851	\$849,756	48.64
75	\$1,694,432	\$676,020	\$766,538	45.24
76	\$1,723,833	\$1,426,049	\$1,217,258	70.61
77	\$1,489,789	\$1,299,312	\$1,494,392	100.31
78	\$1,439,883	\$1,179,592	\$546,110	37.93
79	\$1,485,563	\$990,454	\$1,011,071	68.06
80	\$1,501,396	\$1,172,349	\$1,253,223	83.47
81	\$1,385,526	\$720,804	\$638,000	46.05
82	\$1,250,877	\$668,404	\$954,023	76.27
83	\$1,102,737	\$535,506	\$666,883	60.48
84	\$1,472,979	\$792,212	\$898,738	61.01
85	\$1,049,577	\$923,507	\$781,142	74.42
86	\$1,092,724	\$672,904	\$622,667	56.98
87	\$654,313	\$312,523	\$218,826	33.44
88	\$1,151,112	\$1,644,818	\$870,104	75.59
89	\$989,148	\$686,656	\$701,515	70.92
90	\$979,372	\$561,615	\$772,429	78.87
91	\$963,437	\$438,583	\$381,285	39.58
92	\$935,772	\$350,768	\$317,271	33.90

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
93	300	22578	\$923,874	0.062	HORACE MANN INSURANCE COMPANY
94	148	24066	\$914,474	0.061	AMERICAN FIRE & CASUALTY COMPANY
95	001	19062	\$911,357	0.061	AUTOMOBILE INS CO OF HARTFORD CT
96	148	24074	\$905,983	0.061	OHIO CASUALTY INSURANCE COMPANY
97	332	31925	\$904,307	0.061	PRINCIPAL CASUALTY INS CO
98	218	20508	\$903,693	0.061	VALLEY FORGE INSURANCE COMPANY
99	044	20613	\$874,015	0.059	AMERICAN EMPLOYERS INSURANCE CO
100	056	21237	\$863,667	0.058	CASUALTY RECIPROCAL EXCHANGE
101	084	12599	\$853,870	0.057	WINDSOR INSURANCE COMPANY
102	012	23817	\$835,427	0.056	ILLINOIS NATIONAL INSURANCE COMPANY
103	041	22233	\$833,442	0.056	SELECT INSURANCE COMPANY
104	062	21407	\$787,975	0.053	EMCASCO INSURANCE COMPANY
105	140	23779	\$787,233	0.053	NATIONWIDE MUTUAL FIRE INSURANCE CO
106	028	19976	\$754,950	0.051	AMICA MUTUAL INSURANCE COMPANY
107	077	21776	\$753,753	0.051	UNITED SECURITY INSURANCE COMPANY
108	218	20427	\$716,050	0.048	AMERICAN CASUALTY CO OF READING PA
109	185	25518	\$710,253	0.048	TRANSAMERICA PREMIER INSURANCE COMPANY
110	098	10804	\$702,799	0.047	CONTINENTAL WESTERN INSURANCE CO
111	189	25658	\$697,244	0.047	TRAVELERS INDEMNITY COMPANY
112	077	21741	\$695,909	0.047	HAWKEYE SECURITY INSURANCE COMPANY
113	077	19011	\$693,288	0.047	MIDWESTERN INSURANCE COMPANY
114	020	26700	\$675,886	0.045	INSURANCE COMPANY OF ILLINOIS
115	408	39942	\$662,497	0.044	AMERICAN NATIONAL GENERAL INS CO

OBS.	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
93	\$986,425	\$650,882	\$159,762	16.20
94	\$905,139	\$556,049	\$711,327	78.59
95	\$1,005,198	\$493,025	\$507,907	50.53
96	\$866,833	\$630,922	\$478,781	55.23
97	\$913,948	\$1,022,020	\$419,215	45.87
98	\$1,028,376	\$710,049	\$882,965	85.86
99	\$837,608	\$1,072,093	\$588,501	70.26
100	\$864,992	\$521,524	\$416,077	48.10
101	\$1,056,253	\$866,002	\$569,788	53.94
102	\$941,214	\$398,788	\$878,072	93.29
103	\$795,731	\$446,434	\$482,787	60.67
104	\$742,609	\$492,600	\$547,123	73.68
105	\$809,298	\$569,606	\$532,328	65.78
106	\$728,327	\$299,721	\$-27,081	-3.72
107	\$798,167	\$726,040	\$461,427	57.81
108	\$787,163	\$926,591	\$450,338	57.21
109	\$735,315	\$485,954	\$793,533	107.92
110	\$772,347	\$514,997	\$356,164	46.11
111	\$740,487	\$561,990	\$167,891	22.67
112	\$723,487	\$448,161	\$627,796	86.77
113	\$687,101	\$484,813	\$641,535	93.37
114	\$618,309	\$413,568	\$428,268	69.26
115	\$620,081	\$368,348	\$523,374	84.40

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
116	091	19682	\$660,036	0.044	HARTFORD FIRE INSURANCE COMPANY
117	163	39012	\$655,450	0.044	SAFECO INSURANCE COMPANY OF ILLINOIS
118	300	22683	\$631,999	0.042	TEACHERS INSURANCE COMPANY
119	214	19194	\$623,908	0.042	FARMERS ALLIANCE MUTUAL INS CO
120	140	13838	\$622,695	0.042	FARMLAND MUTUAL INSURANCE COMPANY
121	303	42803	\$612,547	0.041	PREFERRED ABSTAINERS INS CO
122	091	29424	\$578,807	0.039	HARTFORD CASUALTY INS CO
123	193	25801	\$573,718	0.039	PRAIRIE STATE FARMERS INSURANCE ASSOC
124	024	19895	\$553,534	0.037	ATLANTIC MUTUAL INSURANCE COMPANY
125	108	30503	\$544,824	0.037	FEDERAL KEMPER INSURANCE COMPANY
126	261	37540	\$533,949	0.036	OMAHA PROPERTY AND CASUALTY INS CO
127	081	22055	\$507,960	0.034	GEICO INDEMNITY COMPANY
128	048	35289	\$498,660	0.033	CONTINENTAL INSURANCE COMPANY THE*
129	012	32220	\$496,737	0.033	AMERICAN INTERNATIONAL INS CO
130	303	14559	\$481,138	0.032	MIDWEST MUTUAL INSURANCE CO
131	088	22292	\$468,777	0.031	HANOVER INSURANCE COMPANY THE
132	775	13714	\$455,461	0.031	DRUGGISTS MUTUAL INSURANCE COMPANY
133	038	20370	\$439,670	0.030	SUN INSURANCE OFFICE OF AMERICA INC
134	196	35386	\$434,661	0.029	FIDELITY AND GUARANTY INSURANCE COMPANY
135	400	24449	\$433,810	0.029	REGENT INSURANCE COMPANY
136	304	36447	\$389,385	0.026	PRUDENTIAL GENERAL INS CO
137	050	20982	\$385,449	0.026	COUNTRY CASUALTY INS CO
138	041	22217	\$352,644	0.024	GULF INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
116	\$644,688	\$544,703	\$633,622	98.28
117	\$389,715	\$177,448	\$360,860	92.60
118	\$616,230	\$342,227	\$235,646	38.24
119	\$627,583	\$626,469	\$596,031	94.97
120	\$556,452	\$374,867	\$386,721	69.50
121	\$575,285	\$296,299	\$284,000	49.37
122	\$613,600	\$399,625	\$308,788	50.32
123	\$592,785	\$496,012	\$426,417	71.93
124	\$500,649	\$229,798	\$258,096	51.55
125	\$517,430	\$411,168	\$354,576	68.53
126	\$547,382	\$362,132	\$378,545	69.16
127	\$450,811	\$190,407	\$232,643	51.61
128	\$533,501	\$408,046	\$279,026	52.30
129	\$505,830	\$656,498	\$566,278	111.95
130	\$479,377	\$263,643	\$274,082	57.17
131	\$481,778	\$299,186	\$300,763	62.43
132	\$445,495	\$270,311	\$241,408	54.19
133	\$456,707	\$131,142	\$142,715	31.25
134	\$475,458	\$246,471	\$46,330	9.74
135	\$444,672	\$252,254	\$314,154	70.65
136	\$371,269	\$98,008	\$575,118	154.91
137	\$368,261	\$296,745	\$311,218	84.51
138	\$337,252	\$294,011	\$313,273	92.89

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
139	076	21881	\$314,089	0.021	NATIONAL SURETY CORPORATION
140	003	19097	\$306,275	0.021	ALLIED MUTUAL INS CO
141	400	24414	\$293,898	0.020	GENERAL CASUALTY CO OF WISCONSIN
142	534	31968	\$293,077	0.020	HERASTAR INSURANCE COMPANY
143	076	21873	\$290,640	0.020	FIREMANS FUND INSURANCE COMPANY
144	218	20443	\$281,047	0.019	CONTINENTAL CASUALTY COMPANY
145	248	13021	\$269,899	0.018	UNITED FIRE AND CASUALTY COMPANY
146	238	11185	\$269,594	0.018	FOREMOST INSURANCE CO
147	241	39950	\$258,074	0.017	METROPOLITAN GENERAL INS CO
148	218	20478	\$250,730	0.017	NATIONAL FIRE INS CO OF HARTFORD
149	155	32786	\$238,089	0.016	PROGRESSIVE SPECIALTY INS CO
150	004	27928	\$207,309	0.014	AMEX ASSURANCE COMPANY
151	162	24589	\$206,963	0.014	AMERICAN AND FOREIGN INSURANCE CO
152	091	29459	\$198,247	0.013	TWIN CITY FIRE INS CO
153	168	24953	\$193,567	0.013	SOUTH CAROLINA INSURANCE COMPANY
154	124	23396	\$188,966	0.013	MICHIGAN MUTUAL INSURANCE COMPANY
155	111	42404	\$180,113	0.012	LIBERTY INSURANCE CORPORATION
156	081	41491	\$178,352	0.012	CRITERION CASUALTY COMPANY
157	062	21415	\$171,825	0.012	EMPLOYERS MUTUAL CASUALTY COMPANY
158	048	35270	\$162,715	0.011	FIDELITY AND CASUALTY CO OF NY*
159	189	25666	\$152,126	0.010	TRAVELERS INDEMNITY CO OF AMERICA
160	047	41181	\$150,469	0.010	UNIVERSAL UNDERWRITERS INS CO
161	052	21105	\$143,219	0.010	NORTH RIVER INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
139	\$320,593	\$144,037	\$1,012,153	315.71
140	\$303,036	\$265,909	\$588,197	194.10
141	\$268,835	\$192,783	\$294,968	109.72
142	\$304,777	\$185,497	\$164,583	54.00
143	\$272,942	\$73,861	\$171,955	63.00
144	\$54,181	\$3,700	\$19,624	36.22
145	\$261,643	\$185,470	\$299,285	114.39
146	\$295,906	\$163,333	\$106,248	35.91
147	\$229,046	\$119,645	\$250,303	109.28
148	\$276,005	\$91,962	\$678,752	245.92
149	\$202,379	\$88,715	\$50,735	25.07
150	\$169,574	\$40,166	\$41,995	24.76
151	\$257,164	\$234,646	\$-30,702	-11.94
152	\$208,491	\$133,421	\$180,409	86.53
153	\$228,904	\$254,206	\$558,407	243.95
154	\$202,733	\$165,361	\$87,803	43.31
155	\$187,597	\$138,161	\$-68,314	-36.42
156	\$168,528	\$69,953	\$81,692	48.47
157	\$153,549	\$118,111	\$124,430	81.04
158	\$167,121	\$56,357	\$109,369	65.44
159	\$169,174	\$79,168	\$80,876	47.81
160	\$163,028	\$113,078	\$62,735	38.48
161	\$814,875	\$1,070,212	\$708,982	87.01

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
162	024	19909	\$138,981	0.009	CENTENNIAL INSURANCE COMPANY
163	041	22209	\$128,310	0.009	ATLANTIC INSURANCE COMPANY
164	079	38660	\$128,297	0.009	MIC GENERAL INSURANCE CORPORATION
165	243	35424	\$122,380	0.008	MINNEHOMA INSURANCE COMPANY
166	048	35106	\$120,138	0.008	NIAGARA FIRE INSURANCE COMPANY
167	219	21180	\$114,743	0.008	JOHN DEERE INSURANCE COMPANY
168	271	14990	\$99,806	0.007	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO
169	095	22527	\$99,621	0.007	HOME INSURANCE COMPANY THE
170	013	19496	\$92,613	0.006	AMERICAN FIRE AND INDEMNITY COMPANY
171	084	22136	\$84,249	0.006	AMERICAN NATIONAL FIRE INSURANCE CO
172	189	25615	\$80,653	0.005	CHARTER OAK FIRE INSURANCE CO THE
173	885	35777	\$72,357	0.005	INTERNATIONAL INDEMNITY COMPANY
174	163	24732	\$70,641	0.005	GENERAL INSURANCE CO OF AMERICA
175	140	23760	\$67,917	0.005	NATIONWIDE GENERAL INSURANCE CO
176	140	37877	\$67,170	0.005	NATIONWIDE PROPERTY & CASUALTY INS CO
177	001	36161	\$62,806	0.004	AETNA INSURANCE COMPANY
178	214	19186	\$62,087	0.004	ALLIANCE INSURANCE COMPANY INC
179	306	10847	\$51,055	0.003	CUMIS INSURANCE SOCIETY INC
180	084	16691	\$50,810	0.003	GREAT AMERICAN INSURANCE COMPANY
181	901	22667	\$50,544	0.003	CIGNA INSURANCE COMPANY
182	164	24791	\$50,539	0.003	ST PAUL MERCURY INSURANCE COMPANY
183	048	20850	\$49,620	0.003	FIREMENS INS CO OF NEWARK, NEW JERSEY
184	111	23043	\$43,975	0.003	LIBERTY MUTUAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
162	\$145,933	\$40,442	\$51,204	35.09
163	\$105,405	\$64,259	\$53,399	50.66
164	\$39,039	\$15,661	\$35,881	91.91
165	\$148,424	\$87,969	\$62,850	42.34
166	\$123,032	\$29,790	\$61,045	49.62
167	\$115,552	\$76,493	\$130,096	112.59
168	\$373,518	\$486,415	\$-54,960	-14.71
169	\$163,445	\$189,331	\$32,001	19.58
170	\$104,668	\$65,953	\$70,528	67.38
171	\$22,814	\$0	\$4,611	20.21
172	\$85,298	\$61,659	\$113,446	133.00
173	\$97,532	\$64,618	\$64,265	65.89
174	\$24,410	\$4,462	\$12,273	50.28
175	\$73,520	\$7,203	\$12,842	17.47
176	\$69,980	\$20,236	\$1,674	2.39
177	\$31,277	\$23,178	\$27,587	88.20
178	\$57,529	\$28,328	\$34,378	59.76
179	\$62,620	\$500	\$-11,497	-18.36
180	\$50,669	\$6,483	\$5,658	11.17
181	\$61,621	\$66,166	\$48,435	78.60
182	\$46,299	\$7,346	\$1,578	3.41
183	\$52,434	\$11,420	\$13,663	26.06
184	\$42,023	\$27,064	\$27,949	66.51

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TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
185	212	16535	\$42,807	0.003	ZURICH INSURANCE COMPANY
186	785	38970	\$40,774	0.003	INSURANCE COMPANY OF EVANSTON
187	185	25453	\$36,704	0.002	TRANSAMERICA COUNTRYWIDE INSURANCE CO
188	901	22713	\$36,246	0.002	INSURANCE COMPANY OF NORTH AMERICA
189	901	18279	\$36,054	0.002	BANKERS STANDARD INSURANCE COMPANY
190	108	22977	\$33,455	0.002	LUMBERMENS MUTUAL CASUALTY CO
191	013	19518	\$32,506	0.002	AMERICAN INDEMNITY COMPANY
192	057	21261	\$30,966	0.002	ELECTRIC INSURANCE COMPANY
193	038	20354	\$30,126	0.002	SEA INSURANCE CO OF AMERICA THE
194	012	19399	\$27,580	0.002	AIU INSURANCE COMPANY
195	001	41483	\$25,149	0.002	FARMINGTON CASUALTY COMPANY
196	162	24678	\$25,126	0.002	ROYAL INDEMNITY COMPANY
197	108	18910	\$23,788	0.002	AMERICAN PROTECTION INSURANCE CO
198	020	26107	\$21,875	0.001	NORDIA INSURANCE COMPANY
199	013	19526	\$20,950	0.001	TEXAS GENERAL INDEMNITY COMPANY
200	001	38130	\$19,905	0.001	AETNA INSURANCE COMPANY OF ILLINOIS
201	000	12904	\$18,020	0.001	TOKIO MARINE AND FIRE INS CO LTD (US BR
202	244	10677	\$16,616	0.001	CINCINNATI INS CO THE
203	901	25348	\$16,135	0.001	INDEMNITY INS CO OF NORTH AMERICA
204	164	24767	\$16,007	0.001	ST PAUL FIRE & MARINE INSURANCE CO
205	901	20710	\$14,317	0.001	CENTURY INDEMNITY COMPANY
206	095	22519	\$13,308	0.001	HOME INDEMNITY COMPANY THE
207	048	22152	\$11,252	0.001	MAYFLOWER INSURANCE COMPANY LTD., THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
185	\$41,340	\$13,527	\$15,505	37.51
186	\$34,095	\$22,440	\$28,343	83.13
187	\$15,272	\$9,052	\$12,552	82.19
188	\$46,196	\$13,275	\$30,351	65.70
189	\$42,162	\$7,519	\$-4,739	-11.24
190	\$31,286	\$12,369	\$14,088	45.03
191	\$34,326	\$26,990	\$32,623	95.04
192	\$26,436	\$11,614	\$12,614	47.72
193	\$33,280	\$746	\$819	2.46
194	\$50,113	\$52,264	\$51,969	103.70
195	\$23,658	\$7,408	\$7,864	33.24
196	\$48,478	\$45,274	\$39,139	80.74
197	\$21,537	\$117,423	\$-28,959	-134.5
198	\$9,188	\$0	\$5,038	54.83
199	\$23,481	\$1,207	\$682	2.90
200	\$10,718	\$2,658	\$3,942	36.78
201	\$20,835	\$37,653	\$43,385	208.23
202	\$14,646	\$1,210	\$-1,725	-11.78
203	\$16,476	\$613	\$19,983	121.29
204	\$92,828	\$13,962	\$12,219	13.16
205	\$16,440	\$15,364	\$24,898	151.45
206	\$8,007	\$-501	\$-501	-6.26
207	\$45,953	\$564,227	\$13,012	28.32

MISSOURI DEPARTMENT OF INSURANCE
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TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
208	898	36625	\$11,040	0.001	OLD RELIABLE CASUALTY COMPANY
209	001	19046	\$9,602	0.001	AETNA CASUALTY & SURETY CO OF IL
210	162	24694	\$9,394	0.001	SAFEGUARD INSURANCE COMPANY
211	044	20621	\$8,559	0.001	COMMERCIAL UNION INSURANCE COMPANY
212	246	14265	\$8,049	0.001	INDIANA LUMBERMENS MUTUAL INS CO
213	108	40649	\$6,927	0.000	ECONOMY PREMIER ASSURANCE COMPANY
214	162	26980	\$6,695	0.000	ROYAL INSURANCE COMPANY OF AMERICA
215	313	33898	\$6,540	0.000	AEGIS SECURITY INSURANCE COMPANY
216	108	30562	\$6,539	0.000	AMERICAN MANUFACTURERS MUTUAL INS CO
217	000	11126	\$5,924	0.000	YASUDA FIRE & MARINE INS CO OF AMER, TH
218	212	19372	\$4,903	0.000	NORTHERN INSURANCE CO OF NEW YORK
219	038	20346	\$4,833	0.000	PACIFIC INDEMNITY COMPANY
220	244	28665	\$4,262	0.000	CINCINNATI CASUALTY COMPANY THE
221	026	23639	\$3,333	0.000	MCA INSURANCE COMPANY
222	048	20885	\$2,825	0.000	KANSAS CITY FIRE & MARINE INS CO
223	012	23841	\$2,790	0.000	NEW HAMPSHIRE INSURANCE COMPANY
224	901	22748	\$2,331	0.000	PACIFIC EMPLOYERS INSURANCE COMPANY
225	052	21113	\$2,201	0.000	UNITED STATES FIRE INSURANCE CO
226	038	20273	\$1,931	0.000	ALLIANCE ASSURANCE CO OF AMERICA
227	082	22098	\$1,672	0.000	GRAIN DEALERS MUTUAL INSURANCE CO
228	189	25682	\$1,223	0.000	TRAVELERS INDEMNITY CO OF RHODE ISLAND
229	140	28223	\$981	0.000	NATIONWIDE AGRIBUSINESS INS CO
230	048	34622	\$900	0.000	GLENS FALLS INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
208	\$83,452	\$899,642	\$-59,448	-71.24
209	\$9,677	\$4,129	\$4,757	49.16
210	\$22,326	\$38,012	\$-31,394	-140.6
211	\$8,104	\$21,759	\$22,847	281.92
212	\$8,638	\$7,463	\$13,754	159.23
213	\$4,982	\$1,024	\$7,596	152.47
214	\$19,523	\$17,691	\$-20,275	-103.9
215	\$4,155	\$2,851	\$3,030	72.92
216	\$7,015	\$32	\$-1,667	-23.76
217	\$4,474	\$285	\$285	6.37
218	\$5,992	\$118,711	\$92,169	1538.2
219	\$2,853	\$2,406	\$5,571	195.27
220	\$4,109	\$0	\$0	0.00
221	\$3,333	\$2,182	\$2,182	65.47
222	\$1,817	\$0	\$209	11.50
223	\$6,620	\$-2,678	\$3,662	55.32
224	\$3,950	\$975	\$1,366	34.58
225	\$4,797	\$10,828	\$17,207	358.70
226	\$1,448	\$860	\$-334	-23.07
227	\$1,411	\$2,727	\$4,311	305.53
228	\$1,952	\$0	\$1,000	51.23
229	\$45,460	\$40,999	\$-41,231	-90.70
230	\$978	\$0	\$173	17.69

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TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
231	052	21083	\$709	0.000	INTERNATIONAL INSURANCE COMPANY
232	143	23906	\$598	0.000	NORTHWESTERN NATIONAL CASUALTY CO
233	079	22012	\$580	0.000	MOTORS INSURANCE CORPORATION
234	084	26344	\$445	0.000	AGRICULTURAL INSURANCE COMPANY
235	185	25534	\$303	0.000	TRANSAMERICA INSURANCE COMPANY
236	819	39306	\$180	0.000	FIDELITY AND DEPOSIT CO MARYLAND
237	484	20532	\$108	0.000	CLARENDON NATIONAL INS CO
238	001	36170	\$58	0.000	AETNA CASUALTY CO OF CONNECTICUT
239	084	23418	\$37	0.000	MID CONTINENT CASUALTY COMPANY
240	056	21253	\$30	0.000	RECIPROCAL EXCHANGE
241	000	14508	\$5	0.000	MICHIGAN MILLERS MUTUAL INS CO
242	000	10936	\$0	0.000	SENECA INSURANCE COMPANY INC
243	268	10952	\$0	0.000	J C PENNEY CASUALTY INSURANCE CO
244	486	11630	\$0	0.000	JEFFERSON INSURANCE CO OF NEW YORK
245	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
246	602	12912	\$0	0.000	CREDIT GENERAL INS CO
247	805	13331	\$0	0.000	AMERICAN HARDWARE MUTUAL INS CO
248	000	13390	\$0	0.000	ATLAS INSURANCE COMPANY
249	400	19216	\$0	0.000	SOUTHERN INSURANCE COMPANY
250	012	19429	\$0	0.000	INSURANCE CO OF THE STATE OF PA
251	457	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
252	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY
253	038	20303	\$0	0.000	GREAT NORTHERN INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
231	\$29,977	\$31,983	\$29,407	98.10
232	\$2,710	\$546	\$-1,226	-45.24
233	\$24,431	\$-1,651	\$-1,619	-6.63
234	\$640	\$0	\$69	10.78
235	\$8,878	\$5,028	\$-81,662	-919.8
236	\$41	\$-479	\$-452	-1102
237	\$2,644	\$8,098	\$98,549	3727.3
238	\$35	\$0	\$4	11.43
239	\$37	\$0	\$0	0.00
240	\$30	\$0	\$59	196.67
241	\$4	\$0	\$0	0.00
242	\$0	\$5,000	\$58,759	0.00
243	\$0	\$241,099	\$25,293	0.00
244	\$0	\$0	\$-59	0.00
245	\$0	\$0	\$-22,060	0.00
246	\$0	\$0	\$40,871	0.00
247	\$0	\$25,843	\$-17,559	0.00
248	\$0	\$141,060	\$-34,854	0.00
249	\$0	\$-133	\$-117	0.00
250	\$0	\$-19,401	\$-22,200	0.00
251	\$0	\$0	\$-501	0.00
252	\$0	\$0	\$-4	0.00
253	\$0	\$0	\$-216	0.00

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
254	218	20494	\$0	0.000	TRANSPORTATION INSURANCE COMPANY
255	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
256	050	21008	\$0	0.000	COUNTRY PREFERRED INSURANCE COMPANY*
257	084	22276	\$0	0.000	STONEWALL INSURANCE COMPANY
258	000	22284	\$0	0.000	CALIFORNIA COMPENSATION INS CO
259	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY COM
260	000	22950	\$0	0.000	ACSTAR INSURANCE COMPANY
261	012	23809	\$0	0.000	GRANITE STATE INSURANCE COMPANY
262	158	24384	\$0	0.000	RANGER INSURANCE COMPANY
263	159	24457	\$0	0.000	RELIANCE INSURANCE COMPANY
264	400	24554	\$0	0.000	VANGUARD INSURANCE COMPANY
265	162	24643	\$0	0.000	NEWARK INSURANCE COMPANY
266	165	24813	\$0	0.000	BALBOA INSURANCE COMPANY
267	926	24902	\$0	0.000	SECURITY INSURANCE CO OF HARTFORD
268	168	24945	\$0	0.000	CONSOLIDATED AMERICAN INSURANCE CO
269	212	26247	\$0	0.000	AMERICAN GUARANTEE & LIABILITY INS CO
270	031	27812	\$0	0.000	COLUMBIA INSURANCE COMPANY
271	414	32077	\$0	0.000	MONTGOMERY WARD INSURANCE COMPANY
272	076	37273	\$0	0.000	FIREMANS FUND INS CO OF WISCONSIN
273	400	38318	\$0	0.000	REPUBLIC INSURANCE COMPANY
274	267	40118	\$0	0.000	TRUSTGARD INSURANCE COMPANY
275	317	40827	\$0	0.000	VIRGINIA SURETY COMPANY INC
276	356	43044	\$0	0.000	JOHN HANCOCK INDEMNITY COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
254	\$0	\$0	\$-57	0.00
255	\$9	\$0	\$0	0.00
256	\$0	\$219,741	\$45,245	0.00
257	\$0	\$11,765	\$8,842	0.00
258	\$0	\$238,144	\$-37,753	0.00
259	\$0	\$271,030	\$-290,771	0.00
260	\$0	\$-89	\$-90	0.00
261	\$783	\$51,720	\$25,612	3271.0
262	\$0	\$-1,750	\$-1,750	0.00
263	\$0	\$0	\$-4	0.00
264	\$0	\$3,709	\$45,000	0.00
265	\$0	\$730	\$730	0.00
266	\$0	\$5,932	\$21,910	0.00
267	\$0	\$-167	\$-167	0.00
268	\$0	\$0	\$-25,000	0.00
269	\$0	\$0	\$-4	0.00
270	\$0	\$0	\$16	0.00
271	\$0	\$70,405	\$-58,214	0.00
272	\$0	\$126	\$79	0.00
273	\$0	\$0	\$-1,100	0.00
274	\$0	\$0	\$-68,757	0.00
275	\$0	\$0	\$1,319	0.00
276	\$0	\$-37,730	\$-228	0.00

MISSOURI DEPARTMENT OF INSURANCE
1991 PAGE 14 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL PRIVATE PASSENGER AUTOMOBILE

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
277	901	43575	\$0	0.000	CONNECTICUT GENERAL FIRE & CASUALTY INS
278	201	25976	\$-8	-0.000	UTICA MUTUAL INSURANCE COMPANY
279	356	16187	\$-11	-0.000	JOHN HANCOCK PROP AND CAS INS CO
280	044	20648	\$-24	-0.000	EMPLOYERS FIRE INSURANCE COMPANY
281	076	22810	\$-37	-0.000	CHICAGO INSURANCE COMPANY
282	150	20095	\$-45	-0.000	BITUMINOUS CASUALTY CORPORATION
283	000	24422	\$-58	-0.000	LEGION INSURANCE COMPANY
284	140	26042	\$-99	-0.000	HAUSAU UNDERWRITERS INS CO
285	140	21458	\$-271	-0.000	EMPLOYERS INSURANCE OF HAUSAU A MUTUAL
286	212	26611	\$-665	-0.000	VALIANT INS CO
287	079	22004	\$-1,071	-0.000	CIM INSURANCE CORPORATION
288	293	22241	\$-2,660	-0.000	DEPENDABLE INS CO INC
289	189	29742	\$-15,408	-0.001	BANKERS AND SHIPPERS INSURANCE COMPANY
290	867	12416	\$-30,591	-0.002	PROTECTIVE INSURANCE COMPANY
291	000	18341	\$-32,555	-0.002	REINSURANCE CORP OF NEW YORK
			=====		
			\$1,489,419,267		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
277	\$0	\$0	\$-1,763	0.00
278	\$-5	\$0	\$-6	120.00
279	\$-11	\$92	\$-244	2218.2
280	\$-24	\$-460	\$-600	2500.0
281	\$1,758	\$-110	\$-66,264	-3769
282	\$-8	\$10	\$-16	200.00
283	\$20,879	\$9,712	\$4,363	20.90
284	\$1,126	\$6,126	\$2,915	258.88
285	\$-114	\$-4,297	\$-32,392	28414
286	\$-651	\$-7,368	\$-7,321	1124.6
287	\$378	\$2	\$2	0.53
288	\$16,103	\$4,877	\$14,268	88.60
289	\$6,926	\$0	\$-3,326	-48.02
290	\$-26,010	\$2,946	\$-406	1.56
291	\$281,839	\$23,903	\$-25,340	-8.99
		=====	=====	
		\$1,463,053,919	\$981,103,372	\$1,009,626,253
				69.01

